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TO OUR AGENTS: Tentative plans call for an expanded promotional program for 1943. Your vote will help start the profits rolling. Your vote must be in by Jan. 31, 1943.

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Suggestions

ACCIDENT AND CASUALTY INSURANCE COMPANY
of Winterthur, Switzerland

UNITED STATES HEAD OFFICE • 111 JOHN STREET, NEW YORK CITY

THURSDAY, JANUARY 14, 1943

We Are Pleased To Announce . . .

That, as of December 31st, 1942, the business in force, and the assets and liabilities of the UNION INSURANCE COMPANY will be assumed by the AMERICAN STATES INSURANCE COMPANY.

This action makes available to UNION Agents ALL the advantages of AMERICAN STATES' complete Automobile and General Casualty lines and Service facilities.

UNION Agents in Indiana and Iowa will also have at their disposal the entire line of Fire and Inland Marine Coverages written by the AMERICAN STATES FIRE INSURANCE CO.

★ ★ ★
AMERICAN STATES INSURANCE COMPANY
★ ★ ★

Home Office: INDIANAPOLIS, INDIANA

Change Tactics in Missouri Rate Hearings

Attorneys Cut Short Cross- Examination; Hobbs Com- pletes His Appearance

In the Chicago hearings which Attorney-General McKittrick of Missouri is conducting as a part of his ouster suit against the fire companies, company attorneys this week suddenly changed their plan of conducting this phase of the suit, and completed the cross-examination of Russell D. Hobbs, manager of the Western Actuarial Bureau. Mr. Hobbs had been on the stand eight days since the hearings reopened, although company counsel originally had expected to keep him on for a month.

John C. Harding, vice-president of Springfield Fire & Marine, was cross-examined Wednesday, and was expected to finish by Thursday evening. Then company attorneys will take Charles F. Thomas, manager of the Western Underwriters Association. It will require only two or three days to complete cross-examination of him.

Will Complete Cross-Examination

This will wind up company attorneys' cross-examination in the case, and then McKittrick will proceed with his re-direct examination of Messrs. Hobbs, Harding and Thomas. When he has done this, he will be ready to summarize and complete the state's case. This may be done before Feb. 1, when McKittrick has to return to Jefferson City. At that point the companies will secure a ruling by Commissioner Windsor on several hundred exhibits which McKittrick was permitted to enter in the record over objections of company counsel, or subject to later connecting up with the issues in the case. This will require some days.

Most of the cross-examination of Mr. Hobbs by Homer H. Berger, attorney for the companies, dealt with Subscribers Actuarial Committee exhibits. It had the general purpose of correlating subject matter referred to at various points in the record and of showing that the work of the Western Actuarial Bureau has little to do with rates. It also was aimed at clarifying some of the technical complexities of the business for the benefit of the court.

Funeral Homes in Dwellings

One matter that was the subject of a Subscribers Actuarial Committee exhibit was insurance on funeral homes in dwellings. The matter arose originally when complaints were made by an Iowa association of undertakers, 785 of whom operated their business in buildings formerly occupied as dwellings, Mr. Hobbs testified. They complained bitterly because they were treated as mercantile risks when a very large proportion of the building was occupied for

Commissioners Set June 6-8 for Meeting in Boston

Superintendent Lloyd of Ohio, chairman of the executive committee of the National Association of Insurance Commissioners, announced this week that the committee by a mail vote had approved the dates of June 6-8 for the annual meeting of the association to be held in Boston, subject to war conditions and the regulations of the federal government. Commissioner Harrington of Massachusetts has been instructed to make the necessary arrangements for the convention, subject to these conditions.

Pittsburgh Gets N.A.I.A. Annual Rally Oct. 10-13

The National Association of Insurance Agents will hold its annual meeting at the Hotel William Penn, Pittsburgh, Oct. 10-13, according to an announcement from headquarters. The National association has accepted the invitation from the Pittsburgh Association of Insurance Agents through John B. Ladley, president. The last time that the N. A. I. A. met in Pittsburgh was in 1936.

purely dwelling purposes. There were similar complaints in Illinois, Indiana and Minnesota. Undertakers complained through their associations to rating organizations, agents, and field men. Thus the matter of a change in schedule treatment of such risks came before the Western Actuarial Bureau. The bureau discussed it with underwriters in Chicago and wrote rating organizations in the east for information on how they handled the matter. Mr. Hobbs also sought the advice of the Subscribers Actuarial Committee. The changes effected resulted in substantially reduced rates on the building and the dwelling contents, but in little reduction on the portion of contents used by the undertaker to carry on his business.

Similar Situation in Michigan

In Michigan there was a trend of doctors to residential occupancy. This was common in Detroit because of the way in which the business district is spread over a large area. The Michigan Inspection Bureau, anticipating that the Michigan insurance department would bring up the subject, asked the Western Actuarial Bureau for advice. Mr. Hobbs consulted, among others, members of the Subscribers Actuarial Committee, for their advice as practical underwriters.

This is one of the services the Western Actuarial Bureau renders the various state bureaus when they seek advice on problems confronting them, Mr. Hobbs said.

"Our method of securing the information is a matter of our own discretion," he commented. "Sometimes we go to California and Canada and Georgia, depending upon where we think the problem has been met. After having made the investigation in 1937 for the Michigan Inspection Bureau, if in the

(CONTINUED ON PAGE 26)

Farm Association Reelects Officers

1942 Was a Good Year, Rush W. Carter, President, Reports

Rush W. Carter, assistant manager of Aetna Fire's western department and head of the farm department, was re-elected president of the Farm Underwriters Association at the annual meeting in Chicago Wednesday. S. H.



RUSH W. CARTER

Quackenbush, first assistant western manager of Crum & Forster, Freeport, Ill., was renamed vice-president. E. H. Born, assistant manager Western Underwriters Association, was reelected secretary.

The year has been a good one for insurers of farm business, Mr. Carter said in his presidential talk. However, much of the present favorable situation is due to economic factors, and problems such as the moral hazard of the early depression will arise again.

Farm Business More Competitive

Because it is now profitable, the farm business is becoming more competitive, and Mr. Carter warned underwriters against use of lax underwriting practices to meet such competition.

Mr. Carter said that farm insurers can do a more efficient job of distributing their product, whatever conditions may be. They must give the public proper protection at the lowest cost commensurate with reasonable earnings.

Makes Recommendations

He recommended that the association expand its public relations activities, particularly in connection with the farm youth scholarship program. The first full year of this program has done a great deal and can do much more to place the business in a favorable light with the public. The association should continue to take a prominent part in farm fire prevention activities.

He suggested that a study be made of salesmanship as it applies to farm in-

Ponder How to Insure Buildings Now Obsolete

Discussion of Important Question Is Conducted at Chicago Gathering

With Frank L. Erion, prominent independent adjuster of Chicago as the lead off speaker, the Chicago Insurance Agents Association at a luncheon meeting Tuesday engaged in animated discussion of the problem of arriving at proper insurable values for buildings that are serving a real purpose but the replacement value of which is far in excess of any sort of realistic value. In Chicago and Cook county, attachment of the 80 percent coinsurance clause is mandatory for all buildings other than dwellings. That, it was brought out in the discussion, tends to complicate the problem of insuring and adjusting losses on obsolete buildings.

There was considerable sentiment expressed in favor of eliminating the mandatory feature and giving the assured the alternative of buying cover without coinsurance at an increased rate as is permitted in the rest of Illinois. L. H. Waidner of the Waidner, Zweig agency proposed a resolution favoring such a change but the final decision was to put the question in the hands of a committee for further study and consultation with the Cook County Inspection Bureau.

Actual Cash Value

Mr. Erion said it is unfortunate that the contribution clause is based on actual cash value. It should be based, he said, on something easily ascertainable. The definition of actual cash value as being the price to be agreed upon by a willing seller and a willing buyer does not give the value of such a structure as the old Marshall Field wholesale building in Chicago that was torn down. There was no willing buyer and the actual cash value was nothing.

It is easy enough to arrive at the actual cash value for a building used for the purposes for which it was originally intended and which has been kept in good repair. The value there is the cost to replace less depreciation. However, Mr. Erion pointed out that there is a different situation in a building such as the old mansions on the south side of Chicago with mahogany stair cases, etc., that are now occupied by a cheap class of tenants. The owner of such a building doesn't want to purchase insurance on the basis of the cost to replace but when it comes to adjusting a

(CONTINUED ON PAGE 11)

surance; that policies and forms be reviewed, and revised where necessary to keep them in step with the times, and that the association maintain a solidarity of membership so that the business can be properly stabilized.

Expect Huge Turnout for Pink Luncheon

NEW YORK—Many hundred reservations have already been received for the luncheon next Tuesday in honor of Louis H. Pink, who retires as New York superintendent of insurance to become head of Associated Hospital Service of New York City.

Former Governor Lehman may attend if he finds it possible to take the time from his new war duties.

Quite a representation of fellow-commissioners will be on hand. Acceptances have been received from Harrington of Massachusetts, Blackall of Connecticut, Gough of New Jersey, Lloyd of Ohio, Gontrum of Maryland. Insurance executives from Hartford, Boston and Philadelphia, as well as from the New York area will attend. Because of Mr. Pink's interest in promoting better housing for the underprivileged, representatives of organizations in that field will be on hand. The New York department and the liquidation bureau will be well represented.

It is expected that all living former New York superintendents of insurance will be present.

An honorary committee of leading insurance executives has been selected which includes the following: L. A. Lincoln, president Metropolitan Life; T. I. Parkinson, president Equitable Society; H. V. Smith, president of Home; B. M. Culver, president America Fore group; R. A. Corroon, president American Equitable; Vincent Cullen, president National Surety; A. F. Lafrentz, president American Surety; C. W. Fairchild, general manager Association of Casualty & Surety Executives; A. V. Gruhn of Chicago, general manager American Mutual Alliance; Basil O'Connor of the law firm of O'Connor & Farber; P. A. Christensen, vice-president America Fore companies; Col. A. G. Thacher, marine insurance lawyer; Hendon Chubb, partner in Chubb & Son; R. P. Barbour, U. S. manager Northern of London; J. R. Cooney, president of Firemen's; A. M. Best, insurance publisher; Harold Warner, U. S. manager Royal-Liverpool; Frank O'Hara of the Brooklyn real estate board; Anna May Mason of the Brooklyn committee for better housing; and Aaron Rabinowitz and Mathew Woll, members of the New York state insurance board.

A. J. Smith, president of Zweig, Smith & Co., is in charge of the agents' participation at the luncheon while S. Nicoll Schwartz, vice-president of General Brokers' Association is doing the same for the brokers.

J. S. Phillips, chairman Great American Indemnity and former insurance superintendent of New York, is chairman of the committee in charge. Orville Davies, vice-president of General Exchange, is secretary of the committee. Assisting him is A. N. Butler, vice-president of Corroon & Reynolds. Reservations may be made with the committee treasurer, H. P. Dunham, vice-president American Surety, 100 Broadway, New York City.

Powers Opens in Chicago as Independent Adjuster

Martin J. Powers, a Chicago loss man with 23 years' experience, has opened his office as an independent adjuster in Room A-1125 Insurance Exchange, Chicago. He will handle all lines of insurance adjustments for the insurance companies only. His telephone number is Wabash 9575.

Mr. Powers started as an office boy with the Critchell, Miller, Whitney & Barbour Agency there and in 14 years with the agency worked up to handling adjustments, a post which he held for last six years. He was a staff adjuster of the Cook County Loss Adjustment Bureau for 10 years, handling all types of losses. He is secretary of the Adjusters Association of Chicago.

Washington Fire Rates Again Cut by New Schedule

SEATTLE—A fire insurance rate reduction of from 7 to 10 per cent on most classes of business has gone into effect throughout Washington, retroactive to Nov. 5. These reductions are in addition to the 30 per cent "companies' deviation" now in effect in Washington, so in effect the proper rates for the affected classes will be 63 per cent and 65.1 per cent of the published rates, after adjustment for coinsurance. The new rate schedule was put into effect after a review of experience by classes over a five year period.

The 10 per cent reduction applies to protected mercantile, industrial and public buildings, while contents and other building rates, with a few exceptions, are reduced 7 per cent. Dwelling and farm tariffs have been revised, with a reduction of 10 per cent in the basis rate in most cases, although the rates for farm outbuildings have been increased.

Minimum Premium Increased

The reduction does not apply to rates published at 3.2 cents or less and the minimum premium per policy has been increased from \$2.50 to \$3. Rates for retail lumber yards and unsprinkled woodworkers have been increased approximately 30 per cent, thus offsetting the "companies' deviation."

Three years coverage at two and one-half annual premiums has been extended to a number of unprotected classes, leaving only a few lines not eligible for term rating.

It is estimated that 73 per cent of the fire insurance lines are reduced, the cut amounting to \$600,000 annually, 14 per cent unchanged and 13 per cent increased.

Jurist Urges More Aid for Wisconsin Commission

MADISON, WIS.—Repeated refusal of the Wisconsin legislature to give the insurance commissioner sufficient men so that due, timely and proper examinations and investigations can be made of insurance companies doing business in the state presents a deplorable situation, Judge A. C. Hoppmann of the Dane county circuit court asserted in a talk at a meeting of the Madison insurance board.

Injustice to Honest Companies

This defeats the greatest service which the commissioner's office can render, Judge Hoppmann said. It is an injustice to companies that are honest and reliable. It is an injustice to the defrauded policyholders of irresponsible insurers, and it is aiding unreliable companies in perpetrating frauds upon the citizens of the state.

It is the duty of agents to keep the house of insurance clean, and if all of the insurance men in Wisconsin get back of such a proposition, they can remedy the situation, he said.

Junk Dealer's Zeal Costs Insurer \$6,000

Something new in the way of vandalism hazard turned up recently in a middle western state. Loss of \$6,000 was caused to equipment in a mine and it was obvious that this was an act of vandalism. A roustabout and odd job man was suspected. The adjuster approached this man and in a casual way asked him why he had damaged this equipment. Without hesitation, he replied that he did so at the direction of a junk dealer in the town whom he named. Apparently either the junk dealer was hungry for business or else he was anxious to have the town make an unusually good record in its scrap collection campaign.

What Is "Doing Business?" Neb. Opinion May Apply to Unlicensed Carriers

LINCOLN, NEB.—Insurance Director Fraizer is studying the possibility of applying a decision of the Nebraska Supreme court as to what constitutes "doing business" to bring some measure of control of unlicensed companies doing business by radio and mail.

The supreme court holds, in Village of Axtell vs. Nebraska Hardware Mutual, that the test of whether a company is doing business in a municipality and therefore subject to an occupation tax, is not whether it has a resident agent or owns any property there. It is whether an agent sells and delivers policies in the village, whether a substantial part of the company's risks are written in the village, and whether losses are there adjusted. It says that none of these taken separately would constitute doing business, but when combined they meet the definition of the term "doing business," which implies a fair measure of permanency and continuity of business acts and purposes as distinguished from casual, occasional or isolated acts.

Widen Farm Mutuals Policies

A bill introduced in the Indiana legislature would authorize farm mutuals to write extended coverage, use and occupancy, rent insurance and other coverages which they are not now permitted to write.

Change in Austin & Co., Albany

William L. Austin, who has been in the agency field 47 years and has been president of the Austin & Co. agency of Albany, has now been made chairman. The new president is John L. Heather. The vice-president is C. M. Liddle.

Fire Association Names Counsel

Fire Association has appointed A. A. Roberts and J. L. Baker as associate counsel to supervise the duties formerly discharged by Arthur E. Benson, who resigned recently as secretary and counsel of the company to become secretary of Manufacturers Casualty.

Winchester to F.C.A.B. High Post in New York

P. M. Winchester, of the Fire Companies Adjustment Bureau at Newark, will go to New York City as assistant general manager of the eastern department. He began his insurance career in 1920 with the Boston's marine de-



P. M. WINCHESTER

partment, resigning a year later to go with the General Adjustment Bureau of Philadelphia. Since then he has been with Phoenix of London's loss department, manager of the Union of Canton's loss department, staff adjuster at the General Adjustment Bureau's Newark office, manager of its Jersey City office and assistant manager of the F.C.A.B. at Newark. In January 1939 he became manager of that office. He is grand custodian of the Blue Goose and is past most loyal gander of the New York City pond.

W. T. Murphy, assistant manager at Newark, succeeds Mr. Winchester. He joined the General Adjustment Bureau 19 years ago and served for several years as staff adjuster at Newark. Later he was placed in charge at Jersey City for F.C.A.B. He is an officer of the New York City Blue Goose.

Mich. Pond Holds Winter Parley

DETROIT—About 170 turned out for the initiation Tuesday afternoon and dinner that evening of the Michigan Blue Goose. A class of about 35 was initiated.

R. E. Vernor of the Western Actuarial Bureau, Chicago, was master of ceremonies at the dinner, with George L. Stone, National Liberty, most loyal gander, presiding. Speakers included W. T. Benallack, secretary Michigan F. & M.; Stuart Morgan, Agricultural, who is grand nest deputy for Michigan; L. J. Gilmour, America Fore, who spoke in tribute to the members now in uniform; R. A. Kenzel, Phoenix of London, Milwaukee, grand welder, who said about 700 ganders are now in the armed forces; Lt. D. G. Shea of the Navy, a former special agent of Hartford Steam Boiler, who gave a talk on the Navy.

Durham, N. C., Exchange Elects

DURHAM, N. C.—Frank H. Reade has been elected president of the Durham Insurance Exchange. H. N. Snow is vice-president; W. J. O'Brien, secretary-treasurer.

The new executive committee is composed of T. F. Southgate, chairman; Milton Airheart and W. P. Farthing.

THIS WEEK IN INSURANCE

Company attorneys change tactics, greatly shorten cross-examination in Missouri rate hearings. Page 1

Important discussion is held in Chicago on the question of arriving at proper insurable value of obsolete buildings. Page 1

Bureau of the Census report for the entire year of 1942 shows automobile traffic accident fatalities to be 10.2 per cent less than in 1941 in the cities from which records are received. Page 21

Reactions to Beveridge proposals in England and this country reviewed. Page 15

Contract bond producers form organization, call meeting in New Orleans. Page 15

Details are set forth of system of benefits for OGD workers and other civilians under program authorized by President Roosevelt, Oct. 5. Page 16

Arbitration of liability claims commended at luncheon honoring Pink and Bissell. Page 15

Sales of money and securities War Damage Corporation policies is lagging but there is hope that directors of various corporations will approve the insurance at their January meetings. Page 17

The board of insurance commissioners of Texas rejects a demand that was made by Texas Employers that the acquisition allowance in compensation be reduced 4.43 points. Page 16

N. A. I. A. Honors Educational Aids

Insurance Men Who Contributed to Program Feted at N. Y. Dinner

NEW YORK—The educational division of the National Association of Insurance Agents was host Tuesday at a testimonial dinner here to 35 insurance authorities who contributed the technical discussion outline and examination material used in the N.A.I.A. educational program. The educational division attributes the success of its program to the quality of material made available to discussion leaders and students.

George Scott Gives Thanks

George Scott, N.A.I.A. educational director, voiced the association's gratitude for the contributions and the sacrifices made by the technical experts who cooperated with the program.

L. P. McCord of Jacksonville, Fla., whom Mr. Scott called the dean of insurance agency educational activities, traced the history of the program since its inception with the Florida short course six years ago, when many considered it would be impossible to enroll as many as 50. He asked his hearers to visualize what it would mean in improved agency personnel if the program could be enlarged and developed to where it would reach every man and woman in every agency. Without the assistance of the experts it would not have been possible to make any where as much progress toward that goal as has been made, he said.

D. A. North Speaks

President D. A. North of the N.A.I.A. said that one of the most pressing problems of his administration is that of public relations and that "this educational program fits into this program as well as anything I know."

He particularly stressed the program's value in bringing about better relations within the business, between companies and agencies, men in the fire business and in the casualty business.

Quoting a statement that the public is prone to consider the poorest type of agent rather than the best as typical, Mr. North stressed the need of elevating the standards of the lowest level of agents in order to raise the acceptability of agents generally among the public. Though serving the agents by their contributions, the experts have also been serving their companies, Mr. North said, for the companies are known by the standards their agents maintain. He emphasized the need of not only getting the widest possible spread for the program but of keeping it abreast of new developments to keep the membership alert to what is new and alive in the business.

Vice-president John A. North of Phoenix of Connecticut, representing the National Board, expressed thanks for the dinner and pointed out that the timing of the educational program was

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Gregg L. Neel Is Appointed Pa. Commissioner

HARRISBURG, PA.—Gregg L. Neel, real estate man and local insurance agent of Pittsburgh, has been appointed Pennsylvania commissioner by Governor-elect Martin. He succeeds Ralph Alexander, also of Pittsburgh.

During the May primaries Mr. Neel was western manager and campaign chairman of Allegheny county for Martin. An active Republican all his life, he is secretary of the Republican Committee of Pennsylvania and was for six years secretary of the Republican Executive Committee of Allegheny county. He and Martin have been close personal friends since the two were members of the old Tenth Regiment, located in Waynesburg, Pa., in 1908.

Born in 1893, in Brownsville, Pa., the son of the Rev. Dr. and Mrs. J. Thomas Neel, Mr. Neel entered the real estate and insurance business shortly after he graduated from Waynesburg College in 1912, and has been associated in that field ever since. Twenty-five years ago he moved to Pittsburgh, where his offices are located in the Farmers Bank building.

In 1940 both Mr. Neel and General Martin had conferred upon them honorary degrees from Waynesburg College. Mr. Neel was given the degree of doctor of laws.

Mr. Neel is a member of the Pennsylvania Historical Commission, president of the Pittsburgh Free Dispensary, director of the Allegheny General Hospital, member of the advisory committee of the State Council of Defense, director of the Pennsylvania Real Estate Association, vice-president of the Federation of Historical Societies of Pennsylvania, member of the state sponsoring committee of the Pennsylvania Tuberculosis Society, trustee of the Pittsburgh Presbytery.

Mr. Neel was president of the Pennsylvania Real Estate Association in 1940; a former governor of the Pittsburgh Real Estate Board; an honorary life member of the Delta Mu Delta, honorary scholastic fraternity of the University of Pittsburgh, and past president of the Amen Corner Club.

Propose Saturday Closing

NEW YORK—As a fuel conservation measure the New York Board of Trade's insurance section has sent a questionnaire to insurance offices of all categories seeking their views on Saturday closing, with only a limited staff for emergency services being on hand Saturdays. Working hours for the other five business days would be extended to maintain the usual number of working hours per week.

Roadhouse Losses Are Materializing at Present Time

The fear that developed on the part of underwriters when the possibility of gas rationing was first suggested that roadhouses, outlying filling stations and similar risks depending on the patronage of motorists would prove undesirable seems to have been well founded. There appear to be losses in numerous such risks throughout the country. The values are not large and the fires are not publicized, except locally, so that the trend is not apparent to newspaper readers.

As an illustration of what is happening, a company executive on a recent trip by motor from Indianapolis to Chicago noticed eight such properties that had been burned out since he last made the trip four months previously.

Companies on Guard

Commencing nearly a year ago when it became obvious that gasoline rationing was inevitable, the companies took measures to curtail their writings of such risks. Some companies were more drastic than others and canceled such business wholesale, retaining only such risks as seemed necessary because of special agency situations. Others canceled off merely some of the most undesirable risks and then proceeded to watch accommodation lists closely so as not to write business that was cast off by other companies. Those companies that did not take such drastic action say that they have been suffering a large number of losses.

In the east, with pleasure driving entirely eliminated roadhouses and other risks depending exclusively on the motorists will certainly go down even further in the esteem of underwriters. It is not altogether fear that the proprietors of such places will deliberately sell out to the insurance company but the fact that with prospects for such enterprises so bleak, the desire to possess disappears and properties become subject to all the hazards associated with negligence.

WDC Moves to Collect Unpaid Binder Charges

War Damage Corporation is now preparing to collect itself unpaid binder charges where binders were issued and policies not subsequently issued. Fiduciary agents have been requested to submit a new list of unpaid binder charges to the Federal Reserve Bank as of Dec. 31, 1942. Although WDC did not require a premium check in advance for a binder, most agents collected an advance payment to protect themselves. Where this was not done and agents and companies had failed to collect the earned premium for the binder coverage WDC will now seek to collect itself. Possibly if the premium due cannot be collected from the insured the WDC may look to the fiduciary agent and the latter may turn to the agent for the earned premium.

State Supervisors' National Scope

Commissioner Viehmann Shows How Federal Control Is Possible

INDIANAPOLIS — Commissioner Viehmann of Indiana believes that the spirit of cooperation that exists among the members of the National Association of Insurance Commissioners has created within that body the essential elements of national insurance supervision. As an example, Mr. Viehmann was recently confronted by a problem which, while fundamentally relating to an Indiana situation, carried with it interests of policyholders in most other states as well. Instead of dealing with it simply as a local matter which he could have done, he called into play the influence of five other insurance departments.

He notified the five commissioners what was brewing and suggested that each, if sufficiently interested, fire in a telegram to the parties involved, stating their own disapproval of what was being proposed. Each of the five did as was suggested and the five telegrams were read by those who were planning a move which had the disapproval of Mr. Viehmann. At once the proposal was withdrawn and the parties interested met with Mr. Viehmann and agreed to just the course of action he had regarded as right in this case. The atmosphere cleared and future complications with the other state departments were prevented.

Mr. Viehmann says this shows what can be done through the cooperative spirit which exists among the insurance officials. He makes the point that such matters as were involved in this case can be caught more promptly where local conditions are under constant surveillance in each state by the insurance official responsible. When need for action arises, and it may require prompt measures, the required procedure can be followed at once. Long distance supervision from Washington could not possibly deal with the problem as effectively and intelligently. Through the standing committees of the national body of state officials there is the machinery to deal with all problems that are more than state wide in their scope.

Factory Insurers' Work Is Now Much Less Hectic

The work of the factory associations and factory mutuals is now much more even and less hectic than it was when the great war construction program was getting under way and on top of that there was the huge demand for U. & O. coverage. Most of the war plant construction is now at least beyond the blue print stage and the factory insurers are on a more routine basis in their operations. Also the employment situation has become more stabilized as the departure of engineers and other technical men for military or related service is more orderly and gradual.

BID AND ASKED STOCK QUOTATIONS BY MONTHS IN 1942

(Compiled by H. W. Cornelius of Bacon, Whipple & Co., Chicago. Bid figure in first column, asked in second for each month.)

	Jan. 5	Feb. 2	March 3	April 1	May 4	June 1	July 1	Aug. 3	Sept. 1	Oct. 1	Nov. 5	Dec. 1
Aetna Casualty	113	124	126	129	110	115	104	108	111	116	116	125
Aetna Fire	57	59	56	58	46 1/2	48 1/2	46 1/2	48 1/2	47 1/2	49 1/2	48 1/2	47 1/2
Aetna Life	25	26 1/2	26	27 1/2	23	24 1/2	22 1/2	24	24 1/2	25 1/2	26 1/2	29 1/2
Contl. Assurance	27	40	38	42	38 1/2	40 1/2	37 1/2	39	37	39	39	41
Contl. Casualty	31	32 1/2	30 1/2	32	30	31	27	29	27	28 1/2	28	30 1/2
Contl. Ins. (N. Y.)	41	43	39	41	38	40	35	37	33	35	35	37
Fidelity-Phoenix	41	43	39	41	37 1/2	39 1/2	33 1/2	35	33	35	35	37
Great American	27	28 1/2	25 1/2	27	26	27 1/2	23 1/2	25	23 1/2	24 1/2	25	26 1/2
Hanover Fire	23	24 1/2	25 1/2	27	24 1/2	26	21 1/2	23	21	22 1/2	22 1/2	23 1/2
Hartford Fire	90	91	88	91	80	83	77	80	83	85	85	87
Home of N. Y.	28	30	27 1/2	29	27 1/2	29	25	27	22 1/2	24	25	26 1/2
Ins. Co. of No. Amer.	76	78	74	76	69	71	62	64	60	62	63	65
National Casualty	21	23	23 1/2	25	21 1/2	23	20	22	17	18 1/2	19	21
National Fire	60	62	58	60	56	58	50	52	47	48 1/2	53	55
Phoenix, Conn.	87	90	86	89	80	83	72	75	71	74	78	81
St. Paul F. & M.	268	275	268	275	253	258	226	232	216	222	225	232
Springfield F. & M.	116	120	118	123	107	111	103	106	100	104	103	107
Travelers	355	370	368	380	364	369	346	353	335	345	345	355

XUM

Fire Instructors Hold Conference in Memphis

MEMPHIS—In discussing the functions of the Underwriters Laboratories before the Fire Department Instructors' Conference here, C. R. Welborn, secretary, stated that many of the so called substitute materials now being used are in reality alternatives and are not inferior. Many of the alternatives may be every bit as good and even better than the material they replace. Now that a fair trial is being given these alternatives because of the war emergency, it may be that they will be continued to be used afterwards.

Emergency specifications covering many products have been issued by the laboratories after extensive tests were made to demonstrate that they would result in safe, reliable and satisfactory products. As these substitute materials are going into products installed in war plants and are used extensively in the war effort the safety factor assumes even greater importance as fires, explosions or injuries caused by their failure definitely benefit the enemy.

Bugbee Sounds Warning

A warning that Hitler, when faced with defeat, may in desperation order his agents in U. S. to unleash a blitzkrieg of fire sabotage was sounded by Percy Bugbee, general manager National Fire Prevention Association. In England 85 per cent of the war damage has been the result of fires started by incendiary bombs. While dwelling and rural fire losses have decreased in the U. S., there has been an increase in industrial losses as a result of hasty construction and the employment of untrained workers. The production speed-up and the concentration of materials has increased fire hazards.

In discussing the Cocoanut Grove fire in Boston, Mr. Bugbee pointed out that an expenditure of less than \$100 would have made the building safe and saved 489 lives. Such disasters can happen anywhere and no city can afford to feel complacent over fire prevention programs.

Would Ban Revolving Doors

The N.F.P.A. is proposing a standard law prohibiting the use of revolving doors, unless other doors are right beside them. The law would also require flameproofing of all inflammable fixtures in public gathering places, and for two or more exits in all buildings where more than 200 people gathered, three exits for 600, four for 1000, etc. All exits would be required to be lighted, and locked exits prohibited.

Mr. Bugbee said that at the Cocoanut Grove Club there was a swinging door right beside the door where 200 people died and that it was locked. He said other exits had been locked. The few people who escaped did so by cellar windows.

"To avoid such future disasters," Mr. Bugbee declared, "three things must be done. First, we must have non-political enforcement of building codes and fire laws. Several laws had been broken in the Cocoanut Grove building. Second, we must have competent and technically trained enforcement personnel. Third, we must have an informed and educated public who will demand that safety precautions be taken."

Great Demand for Equipment

In 1943 the demand for fire fighting apparatus by the army, navy and other war services will be more than five and a half times normal annual production, George Angell, chief fire equipment section War Production Board, estimated. City fire departments will be curtailed in their demands for equipment and fire hose.

"It is clear that protection of manufactured war supplies from fire is as important as their production," G. J. Richardson, secretary International Association

of Fire Fighters, pointed out. Mr. Richardson estimated that 7 percent of the fire fighters of the United States and Canada are in the armed services and that 36 percent more are eligible for the draft.

James W. Just, director of the University of Maryland's fire extension service, was presented with a gold honorary membership badge by the Memphis fire department.

R. E. Vernor, J. Burr Taylor and H. K. Rogers of the Western Actuarial Bureau, co-sponsor of the conference, spoke and presided at several sessions.

Registration totaled 325 from 28 states and the District of Columbia.

Powers Elected President of Boston Board

BOSTON—Charles L. Powers, Travelers Fire, was reelected president of the Boston Board at its annual meeting. F. T. Towle of Fairfield & Ellis was reelected vice-president, James Davis, secretary-treasurer, and J. S. Caldwell, enforcing officer.

The executive committee consists of B. W. Pepper, of Dewick & Flanders; W. B. Hatfield, Rogers & Hatfield; F. J. Connors, of Kaler, Carney, Liffier & Co.; R. S. Hoffman, Jr., of R. S. Hoffman & Co.; Converse Hill, of Elmer A. Lord & Co.; K. W. Faunce, of John C. Paige & Co.; and L. H. H. Johnson, Jr., of Patterson, Wyld & Windeler.

W. E. Rollo Joins Moore, Case

Moore, Case, Lyman & Hubbard of Chicago announce that William Egbert Rollo, the surviving partner of the class 1 agency of Rollo, Webster & Co., is joining the organization as an associate partner. The Rollo, Webster agency is passing out of existence. This move brings together two venerable insurance offices of the city. Rollo, Webster & Co. and Moore, Case, Lyman & Hubbard were formed at about the same time. The Rollo, Webster agency was started in 1859 by William E. Rollo, grandfather of the present Mr. Rollo. The second generation representative in the agency was William F. Rollo, father of W. E.

Egbert Rollo started in the business with the western department of Girard F. & M. in Chicago and then was transferred to the local office of that company advancing finally until he became counterman. After serving in the war,

H. G. Fairfield and R. S. Hoffman were elected to the advisory committee and R. M. Boyd of W. A. Muller & Co., and J. I. Watt of Dewick & Flanders as members of the handbook committee.

Secretary Davis and J. S. Caldwell, enforcement officer, reported.

he commenced operating as a broker and in 1921 when W. Dix Webster was killed in an automobile accident, he took over Mr. Webster's partnership in Rollo, Webster & Co.

Moore, Case is commencing its 84th year. All the facilities of its organization are made available to the customers of Rollo, Webster & Co. This includes specialists in all departments operating in every branch of insurance, including all forms of life.

Federal Issue Is Raised

The suit in federal court of Clark Nolan and J. H. Slagle, Chicago brokers, that is aimed against the Chicago Board, has now been amended to charge that the insurance companies in their relation to the board are violating the Sherman anti-trust law. Thus there are now pending two actions charging violation of the Sherman law, the other being the attack by the Department of Justice anti-trust division on the South-eastern Underwriters Association in Atlanta.

The Nolan-Slagle bill contends that insurance affects interstate commerce and hence is subject to the federal anti-trust act.

At the same time the Chicago Board is made a direct defendant in the case and the officers of the Insurance Brokers Association of Illinois are brought in as plaintiffs.



Photo by courtesy of U. S. Navy



© 1942

In the last war America's soldiers and people had a great fighting song "OVER THERE." Up to now, in this far greater war, we have had no song. But suddenly "PRAISE THE LORD—AND PASS THE AMMUNITION," the song which echoes the words of a Navy Chaplain at Pearl Harbor, has come to inspire

Americans to work and fight harder!

It is our greatest privilege to help "pass the ammunition" as one of America's leading insurers of ships and cargoes. We also serve by furnishing Inland Marine and Transportation Floaters for war industries, as well as for the commercial and personal requirements of peacetime.



MARINE OFFICE OF AMERICA
WESTERN DEPARTMENT
INSURANCE EXCHANGE BUILDING, CHICAGO

NEW YORK CHICAGO NEW ORLEANS SAN FRANCISCO SEATTLE
BALTIMORE BOSTON PHILADELPHIA PITTSBURGH RICHMOND ST. LOUIS
LOS ANGELES

Move to Set Record Straight in Wilshire Case

LOS ANGELES—Deputy Commissioner H. F. Risbrough, at a hearing reopening the case of Republic of Dallas vacated the order of Dec. 9 reprimanding the company and ruled as null and void the waiver and consent order signed by G. H. Prier, Pacific coast manager. He set March 8 as the date on which a hearing will be held on the original order of Dec. 4 to show cause.

Mr. Prier apparently signed the consent and waiver order, believing the matter was of minor importance, but due to the prominence given the case Republic desires to set the record straight. President Hugh H. Gaffney of Republic went to California to make an investigation. He found that a sworn application for license was filed by the Wilshire Service Corp., of Los Angeles June 29, 1942. Republic on the same date filed its notice of company appointment. Although usually in such cases, an interim certificate is issued to the agent applicant, such a certificate was not immediately issued to Wilshire and in September the department called upon Wilshire for a copy of its articles of incorporation to determine whether they authorized Wilshire to engage in the insurance business, although Wilshire's sworn application so certified.

Mr. Gaffney stated that since Wilshire succeeded to a going business and since it notified Republic that its articles of incorporation permitted it to act as agent, Republic assumed that an interim certificate had been issued and a final license would be issued in due course. But in the meantime Wilshire had been cited for operating without a license and this was the first knowledge that Republic had that a certificate had not been issued.

Mr. Prier advised the department the business was accepted under a misunderstanding.

Republic, in its petition for a rehearing said Mr. Prier had no authority to sign for the company any consent decree. Also that it had not been given opportunity to be completely represented by counsel.

Mayor, Governor Give Views on Boston Fire

BOSTON—Boston's Coconut Grove disaster, which cost 490 lives, came in for serious consideration in the inaugural addresses of both the mayor of Boston and the governor.

Mayor Tobin declared the disaster, by exposing the lack of coordination of the activities of Boston's licensing and protective departments, had shown the need for a single municipal department of

public protection in which the fire, police, building and licensing departments could be merged.

Governor Saltonstall placed more emphasis upon revision of the laws pertaining to safety and intimated there was a lack of qualified personnel rather than deficiency in the laws. He said: "The entire state is still shaken by the most tragic disaster in Boston's history, the Coconut Grove fire. This must never happen again in Massachusetts. I recommend the immediate study, review and revision, where necessary, of laws pertaining to safety to all places where the public gather. Divided authority must be eliminated. Responsibility must be

definite and fixed. Enforcement must have no loopholes. So far as Boston is concerned, the licensing board is a logical body to assume this responsibility. Sufficient authority, funds and qualified personnel must be assigned to this board to perform its duty."

The total number of deaths due to the fire rose to 490 the past week when the husband of one of the victims returned to the hospital for further treatment of burns, became despondent, and jumped to his death from a fourth story window.

Columbus Claims Club Elects

COLUMBUS, O.—C. E. Maul, Ohio Farmers, has been elected president of

the Columbus Claims Club. J. C. Davis, Ohio Farmers, is vice-president; P. B. Mooney, Lumbermen's, secretary, and G. K. Wright, Ohio Farm Bureau, treasurer.

Lewis Named Fire Manager

Atlantic Mutual has appointed E. C. Lewis as fire manager. He has been in charge of fire underwriting since 1935, when Atlantic expanded its operations to include fire insurance. Before that he had charge of home office underwriting for South American, European and near east business of the American Foreign Insurance Association for many years.

IN JANUARY Fortune

Another striking ad in a now famous campaign, directing more than 1½ million influential readers to see their Agent or Broker!

Are you SURE you're safe from the grip of war?

YOU WILL SURELY feel the War... but whether or not it will "squeeze" you disastrously, in the event of a property loss, depends on your foresightedness in re-arranging your insurance!

FOR, this is certain... you are likely to take a financial beating today if you are depending on pre-war insurance! In your business, and in your home, practically everything you own has increased in value... and the ceiling is not yet in sight. Every advance in property values discounts the protection of your insurance.

Along with rising values, hazards have multiplied. You're taking a risky gamble unless your insurance protection has been recently brought up to date. Why take an unnecessary chance of loss, when you can play safe so easily...

Your Insurance Man Knows What To Do!

You incur no obligation when you ask your Insurance Agent or Broker to make a survey of your business and personal property insurance needs. You simply give him the opportunity to render the kind of service he wants to give you... service that safeguards your financial security. Act now... don't delay another day! Also, be sure to have him include protection afforded by the War Damage Corporation.

FIRE ASSOCIATION GROUP

PROPERTY INSURANCE
Fire - Automobile - Marine

Fire Association of Philadelphia
The Reliance Insurance Company
PHILADELPHIA

Lumbermen's Insurance Company
Philadelphia National Insurance Company
PENNSYLVANIA

SYMBOL OF SECURITY SINCE 1817

Is "WARTIME BUSINESS" slipping through your fingers?

The Fire Association Group designs this advertising so that it is actually *your* advertising. It directs readers to see you... and to see you now... to bring their insurance up to date.

You can get your share of increased "wartime business"

by planning and tying-in your own advertising with this effort. Use it wherever you can in planned selling, and in personal contacts. **Fire Association Group, Philadelphia, Pa.** Branches in Atlanta, Chicago, Dallas, New York, San Francisco, Toronto.

WANTED

Man 30 to 45, Draft Exempt—Capable of using own initiative in developing Inland Marine Department for Dallas, Texas, Company, in Southwest territory. Reply in own handwriting, giving experience and starting salary desired. All replies will be held in strict confidence. Box R-4, The National Underwriter, 175 W. Jackson Blvd., Chicago, Ill.

WANTED

Qualified fire and general casualty man familiar with Indiana fire rules and forms for production and servicing larger accounts in old established Southern Indiana Agency. Reply P. O. Box 179, Evansville, Indiana.

POSITION WANTED

I am seeking connection with well established fire or casualty insurance organization as loss superintendent or position of other executive nature. Eleven years adjusting all types losses, ten years underwriting and claim supervising. Age 47, character, references; excellent. Address Box R-11, The National Underwriter, 175 W. Jackson Blvd., Chicago, Ill.

WANTED TO BUY

General Agency writing all lines in a city of 15,000 or more by an active experienced insurance man not subject to draft. Will consider partnership in a large agency or absolute purchase of a moderately sized one. Your reply will be held in confidence. Address R-10, The National Underwriter, 175 W. Jackson Blvd., Chicago, Ill.

Davis,
P. B.
and G.
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E. C.
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Launching Postponed...



THE
National Fire
GROUP

NATIONAL FIRE INSURANCE COMPANY OF HARTFORD • MECHANICS & TRADERS INSURANCE COMPANY
FRANKLIN NATIONAL INSURANCE COMPANY OF NEW YORK • TRANSCONTINENTAL INSURANCE COMPANY
HOME AND ADMINISTRATIVE OFFICES: HARTFORD, CONNECTICUT
WESTERN DEPT. 170 WEST JACKSON BLVD., CHICAGO • PACIFIC DEPT. 234 BUSH ST., SAN FRANCISCO

An American warship may be late for its date with Tojo . . . unless safeguards are taken against fire all along the production line.

Be sure every war factory you serve is taking all possible precautions.

National Fire Group agents are using a new Tip-in plan that helps them cover their territory effectively, yet saves time and tires. Ask your National Fire Field Man about it.

HAVE YOU SEEN TO IT THAT EVERYBODY YOU KNOW IS FAMILIAR WITH WAR DAMAGE INSURANCE . . . WHAT IT COVERS AND WHAT IT COSTS? YOU SHOULD!

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NEWS OF FIELD MEN

Kelley Heads N. Y. State Field Group

SYRACUSE, N. Y.—Frank M. Kelley, Syracuse, state agent of Home, was elected president of the Underwriters Association of New York State at the annual meeting here, succeeding W. S. Ross, Rochester, Aetna Fire. Harold Wilkinson, Syracuse, Hartford Fire, was elected chairman of the executive committee.

David Davidson, Albany, America Fore, is first vice-president and Loren D. Goulding, Jr., Buffalo, Fireman's Fund, second vice-president. Mr. Goulding is retiring chairman of the executive committee. Elected to the executive committee were Edward V. Judge, Syracuse, Atlas; R. O. Reid, Albany, North British, and Howard S. Fetter, Rochester, Crum & Forster group. Arthur Birchenough, head of the Syracuse division of the New York Fire Insurance Rating Organization, continues as secretary-treasurer.

Goulding's Recommendations

Mr. Goulding was unable to be at the meeting, having been called to the eastern office of his company in Boston for an important meeting, and his report was read by Secretary Birchenough. He referred to the new loss payable clause used in connection with mortgagee interests. He also said consideration was given by his committee to the advisability of including smoke damage insurance in all fire policies, but it was held inadvisable "inasmuch as the buyer of insurance might be forced to buy something that he did not want."

He said extended coverage rates have been reduced on certain classes. The committee sanctioned the listing of extended coverage rates on rate cards "as a reminder to the agent to sell that coverage."

Secretary Birchenough read a letter from Lt. W. F. Watts, Rochester, formerly with National Fire and now in active service at Ft. Benning, Ga.

Farm Committee Report

Chairman L. G. Howell of the farm committee announced that his committee had given serious consideration to the rebuilding clause which has been used in connection with farm property in Canada for several years, with apparent success. He reviewed the Canadian method whereby insurance on farms may be procured at a lower rate if the rebuilding clause is attached to the policy.

It was suggested to the farm committee that the work and materials clause be included in the farm form, but the committee voted against this.

Secretary Birchenough read memorials to these members who had died since the last meeting: L. P. Matthews, Firemen's; F. L. Curtis, Springfield F. & M.; Aaron Lovett, Fire Association; H. H. Smith, Hartford Fire, and M. J. Martin, Hanover. There was a rising tribute to each.

More Service to Be Required

Retiring President Ross in his address cautioned that "we cannot expect normal experience with the country at war. Many of our members are in service, and we must all do all we can ourselves. The ranks of rating men are depleted, and rating is practically a thing of the past." He warned that the field men will be called upon to do more and more work formerly done by others. "Our first duty," said Mr. Ross, "is to prosecute the war, while our second duty is to operate the business as efficiently as possible—a duty to those insurance men who are now in active service."

He recommended that the procedure of electing officers and executives committee members be changed so that each

area in the state would be properly represented in future years, including the Albany, Syracuse, Rochester and Buffalo districts.

The annual meeting of the "Old Association" also was held with President Oscar J. Siebert, Home, Rochester in charge. To many of the older field men this organization brings back fond memories of by-gone days, and there seems to be a general reluctance to disband the organization, although this has been suggested in some quarters in the past.

E. R. Pond, Albany, National Union, was elected president; P. D. Fogg, Syracuse, Travelers Fire, vice-president; Frank M. Kelley, secretary-treasurer.

Leonard Brown President of Mountain Field Club

The annual meeting and dinner of the Mountain Field Club was held in Denver. New officers elected are: J. Leonard Brown of Braerton, Simonton, Brown, general agents, president; John C. Burt, state agent Fire Association, vice-president, and H. G. Peterson, Daly General Agency, secretary-treasurer.

Two members died the past year, and 15 have gone to the army and navy.

Harold D. Bartlett, state agent of Phoenix, retiring president, was presented a shotgun.

Lee Burton Honored for 25 Years as Special Agent

Lee Burton, special agent of Fireman's Fund in Mississippi, with headquarters in New Orleans, was feted in Atlanta by Vice-president R. M. Michael and other officials and employees of the southern department on his 25th anniversary as special agent. He was presented a scroll, appropriately worded, signed by Mississippi field men.

Before joining Fireman's Fund in 1918, Mr. Burton was special agent of Glens Falls and before that was in the home office of the old Teutonia of New Orleans.

Shoemaker to Army; Bissett in Wis. Field

W. F. Bissett, for the last two years special agent in New Jersey for the State of Pennsylvania, has been appointed special agent for Globe & Rutgers, State of Pennsylvania, and American Home in Wisconsin and northern Michigan, succeeding E. H. Shoemaker, Jr., state agent of that territory, who has been inducted into the army.

Before going into the New Jersey field, Mr. Bissett was for several years at the Globe & Rutgers home office. His headquarters will be 210 East Michigan street, Milwaukee.

Syracuse, N. Y., Field Club Holds Annual Party

About 75 attended the Syracuse (N. Y.) Field Club's annual New Year's party. Fred Jeske of radio station WSYR, master of ceremonies, gave humorous recognition to several, including State Agent John Jordan of America Fore, and W. D. Wilson of the same company.

Harry W. Miller of New York, assistant U. S. manager of Commercial Union and a former president of the Syracuse Field Club; George W. Ingalls, America Fore; William T. Bessant, Great American, and Robert D. Constable, until recently with Agricultural and now manager of the insurance department of the Niagara Hudson Utilities Corp., spoke briefly.

Officially taking office on this occasion were William Wallace, Fire Companies' Adjustment Bureau, president; Walter S. Maguire, North British, vice-

president; Howard Brown, Fire Association, secretary, and Leon Howell, Home, treasurer. William Vanderbilt, Pearl, was chairman of the entertainment committee.

New Louisiana State Agent

Phoenix of Hartford, Connecticut Fire and Minneapolis F. & M. have appointed C. A. Brown, Louisiana state agent with headquarters at 819 Hibernia Bank building, New Orleans. He was formerly located in North Carolina with one of the Phoenix affiliated companies. He succeeds State Agent T. K. Marlow, who has enlisted in coast guard and is awaiting his call to duty.

Hear Stevens in San Francisco

Jay W. Stevens, recently reappointed California state fire marshal, addressed the San Francisco Blue Goose, Monday, outlining conditions on the Pacific Coast and war problems. After the meeting nearly 200 insurance men, fire chiefs and representatives of allied interests staged an informal and impromptu reception in his office as a welcome back to the "old job."

Allen Replaces Zahl in Texas

Ernest Zahl, special agent of Firemen's of Newark in west Texas with headquarters at Amarillo has entered

service and Ed C. Allen has replaced him but will have headquarters in Dallas.

Fresno Puddle Elects Sheahan

The Fresno (Cal.) puddle of the Blue Goose at a meeting elected Edward A. Sheahan, state agent of the Royal-Liverpool groups, big toad for six months. Other officers elected for that period are O. B. Freese, adjuster for Swett & Crawford, pollywog; David C. Green, special agent of Great American, croaker, and W. F. Bartlett, Fire Companies Adjustment Bureau, bouncer.

Ohio Clubs Meet Feb. 9

The two Ohio field clubs will meet at Cleveland Feb. 9. On the previous evening the Blue Goose will initiate a number of candidates and a stag party will be given under the direction of the Western Reserve pond.


Wrigley and Coldwell to Talk

COLUMBUS, O.—John E. Wrigley, Corroon & Reynolds, and H. N. Coldwell, Security of Connecticut, will address the Ohio Stock Fire Insurance Speakers Association here Jan. 18. At this week's meeting Fred Sipp, Hartford Fire, discussed the personal property floater, explaining recent changes. C. R. Hartwell, Western Factory, reported

FACING the greatest task in its history, America has rolled up its sleeves and put every available resource to work for Victory.

Under these unusual conditions, local insurance agents are aware of their increased responsibilities to provide adequate insurance protection for industries, properties and homes—at a time when losses can be most disastrous.

The Providence Washington and Anchor organizations are alert to the agent's wartime duties. We realize that war has caused personnel problems and business interruptions that make his task more difficult. Our duty then is greater than ever—to assist whenever necessary . . . to bend our every activity to the role insurance must play during these critical times. We urge agents to enlist our complete facilities and valuable experience to help solve problems for America's greater protection on the home front.



Providence Washington
INSURANCE INCORPORATED 1799 COMPANY

Anchor
INSURANCE COMPANY
INCORPORATED 1928

PROVIDENCE • RHODE ISLAND

Both Companies Write
FIRE, WINDSTORM AND ALLIED LINES • OCEAN AND INLAND MARINE
ALL RISKS • AUTOMOBILE • COMPREHENSIVE, FIRE, THEFT AND COLLISION

that the executive committee will name a committee of past presidents to compile a history of the organization.

E. C. Knoop, Jr., Home, will speak before the Kiwanis Club at Findlay, Jan. 27 on "Fire Prevention As It Applies to the War" and on Jan. 28, J. A. Neilan, Norwich Union, will speak before the Rotary Club at Findlay on "Fire Prevention."

Centro Elected in Oregon

PORTLAND, ORE.—At the annual meeting of the Oregon division of the Special Agents Association of the Pacific Northwest Louis R. Centro, St. Paul Fire & Marine, was elected president, James D. Hurley, Edward Brown & Sons, vice-president, and Keith Rhodes, state agent Home of New York, secretary-treasurer. Paul Giesser, Crum & Forster; and J. Norman Bennett, National Union, were elected to the executive committee. Eighteen delegates were sent to the annual meeting with the Washington division in Seattle.

Hear Talk on Victory Tax

E. J. Farrell, deputy revenue collector, talked to the Kansas Fire Underwriters Association at its meeting in Topeka and explained the new Victory tax. He answered many questions relative to the tax for local agents and direct company employees and how it will be handled by the companies.

O'Neill with Merchants, Colo.

A. G. O'Neill has been named field man for Merchants of Colorado. He was in field work in Oklahoma and Kansas for many years. He also was in the local agency business at Tulsa at one time, and a prominent figure in oil insurance, both in Oklahoma and in the east.

Shift Bramhall to Baltimore

Thomas H. Bramhall, special agent in Louisiana of Aetna Fire and World, has been transferred to Baltimore as state agent of World in Maryland, District of Columbia and eastern Virginia. Mr. Bramhall started with the Lee Paull agency in Wheeling, W. Va., and joined Aetna Fire at the home office about 12 years ago. He was later made special agent for Arkansas and went to Louisiana six years ago.

Transfer Formo and Jeston

Great American has transferred Miles C. Formo, special agent, from the farm and hail departments to the recording department to assist J. W. Olson, state agent, with headquarters in Minneapolis. Clarence Jeston, hail adjuster for five years, succeeds Mr. Formo as special agent with the farm and hail departments with headquarters at Moorehead, Minn. Mr. Jeston was formerly with a Moorehead local agency.

At the quarterly meeting of the Indiana Fire Underwriters Association in

Indianapolis next Monday the honor roll carrying the names of members now in the service will be exhibited.

At the luncheon meeting of the Sioux Falls, S. D., Blue Goose Luncheon Club Mike Schirmer of Western Adjustment presented two movie reels—"Army on Wheels" and "Land of the Free." The next meeting will be Jan. 25.

New England Exchange Elects

BOSTON—At the annual meeting of the New England Insurance Exchange these new officers were elected: Vice-president for two years, Horace Dar-

ing, special agent of Norwich Union for Vermont; members of the executive committee for two years, Harold M. Estabrook, special agent Fire Association for Massachusetts; William J. Hutchins, special agent America Fore for Connecticut, and J. Laurence Hoffitt, special agent of Crum & Forster for Connecticut.

N. H. Countersigning Stand

Commissioner Rouillard of New Hampshire announces that he has given approval to the amended countersignature agreement between the National Association of Insurance Agents and

Association of Casualty & Surety Executives except that portion which permits an originating agent to make a contract with a resident agent on terms other than those in the general agreement if the contract is made without the intervention of companies. For fire and allied lines the approved rate of commission is the E. U. A. brokerage agreement as on file with the New Hampshire Board of Underwriters.

W. J. Sonnen, Evanston, Ill., retired manager Chicago department St. Paul F. & M., and Mrs. Sonnen are spending the winter at San Diego, Cal.



Coffee and Insurance

COFFEE is rationed but Insurance is not, and probably never will be. And the more you spread this staunch protection, the more you serve the war effort. As a "merchandiser" of insurance, you protect the home front in a vital way, and you needn't have any fear of stock shortages on your "shelves" during the war. This is an advantage few businessmen enjoy. So make a real effort to sell more insurance than ever before, and be sure that the "brand" that you sell bears the name of a strong, reliable company... one of Fireman's Fund Group.

Fire . Automobile . Marine



Casualty . Fidelity . Surety

FIREMAN'S FUND GROUP
Fireman's Fund Insurance Company — Occidental Insurance Company
Home Fire & Marine Insurance Company
Fireman's Fund Indemnity Company — Occidental Indemnity Company

SAN FRANCISCO

NEW YORK

CHICAGO

BOSTON

ATLANTA

BOILER INSPECTOR—

Cleveland—Large Conference Co. Must hold Ohio CTF.....\$250

SAFETY ENGR.—

Compensation exp. ...\$225

PAYROLL AUDITOR—

Travel.....\$225 & Exp.

SPECIAL AGT.—

Marine Dept.\$250

Apply to either office

O'SHEA EMPLOYMENT SYSTEM

64 E. Jackson (Wab. 1884) Chicago
Widener Bldg. (Loc. 8801) Phila.

L. TOWERS, Manager
Insurance Department

AS SEEN FROM CHICAGO

AMERICA FORE FIELD PARLEYS

America Fore field men in the western territory are being brought into the Chicago headquarters for two-day conferences in four groups, commencing Jan. 18. There will be meetings for two different groups that week and two other groups the week of Jan. 25.

A number of the companies that have been holding annual field conferences have decided not to do so this year. Some of the companies are having field men come to headquarters one or two at a time over the next month or two and other companies are sending department executives into the field.

MANKIN 10 YEARS IN BUSINESS

H. E. Mankin, formerly Cook county marine department manager of Hartford Fire who resigned last week and was elected president of the National Insurance Management Agency of that city, has been in the insurance business for 19 years. He had a comprehensive training in marine insurance with W. H. McGee & Co. in the Chicago branch office for six years and then for some time was western marine manager of Commercial Union of New York. Later he was western marine manager of Aetna Fire in Chicago and then was nationwide ocean and inland marine manager of Pacific National, stationed first at the head office and then for some time in the western department at Chicago. The agency under the new setup will write no direct business but will develop a general insurance business in all lines.



H. E. Mankin

CHRYSLER LOSS \$350,000

Loss in the fire last December that attacked one of the buildings under construction at the huge new Chrysler plant in Chicago is now estimated at about \$350,000. The fire apparently started by the dropping of a cigarette or match on a tarpaulin. This, being impregnated with linseed oil for waterproofing, ignited quickly and the flames spread rapidly, the paraffin-treated forms of course, blazing freely. Fortunately there was no damage to the steel work, the main loss being to concrete. Western Factory has the insurance.

STEWART WITH R. B. JONES

R. M. Stewart, who has been an underwriter in the Meyers-Engel Company agency, Chicago, the past eight years, has joined R. B. Jones & Sons, Inc., there, in a similar capacity. He succeeds Carl Ruder, who has gone with Jones & Whitlock. Mr. Stewart was an underwriter two years in the Stewart, Keator, Kessberger & Lederer agency before going with Meyers-Engel, and prior to that was with Union Indemnity. All of his insurance experience has been in Chicago.

FREETO FORMS OWN OFFICE

Clarence E. Freeto, well known Chicago broker who for the past 18 years has had headquarters with the Rollo, Webster agency, is now setting up an office of his own in 2066 Insurance Exchange. He has applied for class 1 membership in the Chicago Board and will represent Southern Fire of North Caro-

lina, Western Assurance, Scottish Union, Minneapolis F. & M., and Connecticut Fire. The Rollo, Webster agency is being disbanded and W. E. Rollo, the surviving partner, is becoming associated with Moore, Case, Lyman & Hubbard.

Mr. Freeto has been in the insurance business since completing army service in the last war. He was connected with the Kansas Inspection Bureau for a time and then with the Chicago Board. He attended Kansas State College and the University of Illinois.

The underwriter in the office will be Albert Haines, who has been an employee of Rollo, Webster & Co. for the past 15 years.

DEAN LOMAN IN CHICAGO

H. J. Loman of Philadelphia, dean of the American Institute for Property & Liability Insurance, will be guest of honor at a luncheon meeting of the Chicago Insurance Agents Association in the Union League Club, Jan. 26. This is to be an open meeting and those interested in the American Institute program leading to the C.P.C.U. designation are especially invited to attend. It is particularly desired that those who want to have the examinations start this coming June be on hand.

M. S. ANZEL & ASSOCIATES OPENS

M. S. Anzel & Associates has opened an office in Room 646 Insurance Exchange building, Chicago, to handle insurance premium financing with loans placed through a national bank in Chicago at the interest rate prevailing among premium finance plans there, and in some instances lower. The office also refinances life insurance loans at a low interest rate and makes loans against life insurance renewal commissions. Mr. Anzel formerly had long experience in life and accident insurance, for four years being associate manager of a New York City agency of Equitable Society, then organizing and being vice-president and treasurer of the United Thrift Plan of New York City which placed life insurance through Equitable Society and Penn Mutual and was general agent of Continental Casualty. He organized Guaranty Life of New York in 1929 whose business later was sold to Manhattan Life. The last seven years Mr. Anzel has been arranging and refinancing life insurance loans throughout the country.

PETERSONS IN NEW OFFICE

Harold E. Peterson and Herbert D. Peterson, Chicago brokers, who have had offices in the Rollo, Webster class 1 agency, have now taken space at 134 South LaSalle street.

BOWLING ALLEY SPOTLIGHTED

The fire and explosion in the bowling alley on the southwest side of Chicago that caused the death of six persons, serious injury to a number of others and property damage and use and occupancy loss totaling perhaps \$250,000 has attracted the interest of underwriters to this type of risk. Bowling alleys had never been regarded as hazardous risks from a fire standpoint. The most serious hazard was believed to be that of water damage, since even a small amount of water would cause the alleys to become warped and worthless. There is much interest in the exact cause of the fire and the explosion and the National Board, Illinois fire marshal and Chicago fire attorney are making an examination. There is, of course, no doubt but what the fire was accidental but it was so unusual that the authorities and underwriters will want to learn as much about it as possible for future guidance. The explosion was undoubtedly connected in some way with the pin oil for refinishing the pins and that has a flash point of 25. The city, it is understood, is now demanding removal of this pin oil from all bowling alleys.

The owners have applied to the War

Production Board for permission to rebuild. The decision will be important to the insurers, as there is use and occupancy insurance involved. The suppliers of bowling equipment are able to make replacement and except for plumbing and a few other items, the rebuilding would not involve the use of critical material. It is believed that much of the plumbing is salvageable.

The construction of the building is being criticized by fire prevention engineers. During the last 10 years the plan of putting up four walls with a trussed roof has been developed with the idea that the interior can be finished off to suit the tenant's needs. Then the store, or in this particular case, the bowling alley is constructed as a building within a building similar to the plan of constructing booths in an exhibition building. As the ceiling is usually dropped and there are no partitions, there is a large, unbroken area between the ceiling and the roof so that a fire has a clear sweep. As there are no pillars to support it, the entire roof is weakened if it burns in one area and there is a tendency for the whole roof to fall in, bringing the walls down with it. Furthermore, under this plan of construction, the partitions and ceilings in the interior are usually of rather flimsy construction so that it is difficult to confine a fire to any one sec-

tion. The use of large spans of plywood in roofs of such buildings has not added to their fire resistant qualities.

NAMED FIDUCIARY AGENT

Engelhard-Krogman & Co., metropolitan supervising agency of Chicago, has been named fiduciary agent of Standard Fire of New Jersey for the sale of the federal war damage coverage and has started an educational program to promote the sale of this protection in Cook county. Elmer Engelhard has been placed in charge of the new department.

CRITCHELL-MILLER CONTEST

An interesting contest among employees of offices in the Insurance Exchange at Chicago, with prizes offered for the best answers for 25 questions based on the manual prepared by the Illinois insurance department for study by persons desiring to pass the examination for license as agent or broker, was announced this week by the Critchell-Miller Insurance Agency of that city in the Insurance Exchange Magazine. R. A. Parker, manager Cook County Inspection Bureau, will judge the answers. Critchell-Miller is putting up prizes of \$2 to each person selected as a winner and in addition merchandise prizes or certificates contributed by merchants in the Insurance Exchange.

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Insurance Personnel Specialists
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Chicago, Illinois

Ponder How to Insure Buildings

(CONTINUED FROM PAGE 1)

loss, there is likely to be a wrangle, with the owner insisting that he get a settlement for the cost of replacing a mahogany staircase and the adjuster insisting that he should be paid for a pine staircase. The premium is on one basis and the loss is on another. That is the bane of the adjuster's existence.

Insurance companies do not collect premiums on the basis on which they pay losses. Mr. Erion mentioned a specific case of a building that cost \$32,849 to construct. It had an estimated value of \$9,543 but the owner was offering to sell it for \$5,000. He had \$4,000 insurance. There was a fire and the cost of repairs was \$11,000.

Sees Legal Complication

Mr. Erion contended that the contribution in the building form should be based on something that can be easily demonstrated or failing that the companies should be willing to write the business without coinsurance if the owner so desires. He said there is a possibility that at law the coinsurance clause could not be enforced where use of the contribution form is mandatory. He mentioned as an analogous situation the U. S. Supreme Court holding that the railroads in requiring that shippers release to them freight with a valuation of \$5 per cwt, and giving no alternative, could be held for the full value of the freight. Following that decision, the railroads set their charge at \$10, but gave the shipper a higher alternative rate if he desired a higher valuation.

Mr. Erion pointed out that in California the use of an agreed amount clause is permitted and he seemed to favor such a scheme.

Clarke Munn, manager of the Cook County Loss Adjustment Bureau, said he endorsed much of what Mr. Erion had said. Mr. Munn declared that adjusters always have trouble in adjusting losses on buildings in blighted areas. He asked Mr. Erion who should determine the amount of insurance to be used if the agreed amount clause were introduced. Mr. Erion expressed the belief that this should be done by the rating bureau. If it were done by agents, he said, there would be the danger of competition driving the amount of insurance down to absurd levels.

Views of R. G. Osgood

R. G. Osgood, manager of the service office of the North America, endorsed the idea of providing the alternative of no coinsurance. He said he is opposed to the idea of the inspection bureau fixing the amount of the insurance under an agreed amount clause. That, he contended, would give the incompetent agent the same service that the well equipped agent could give. There should be flexibility provided and the amount should be determined by company engineers in consultation with agents and assured.

Allan Wolff of the Associated Agencies recommended that a committee be appointed, that it inquire into the California procedure, make other studies and take the matter up with the Cook County Inspection Bureau.

Time for Annual Meeting

Although this was normally the time for the annual meeting of the association, it had been decided to have the present officers continue for the time being. Bradford Gill of Gilbert & Gill, the chairman, presided, and gave a report on the year's activities. Benjamin Zweig of the Waidner-Zweig agency, chairman of the nominating committee, reported on the slate of directors and they were elected. They are Charles Buresh, Fred S. James & Co.; Wade Fetzer, Jr., W. A. Alexander & Co.; W. C. Johnson, Lyman, Richie & Co.; Sam A. Rothermel, Moore, Case, Lyman &

Hubbard; and A. C. Croxson, Rollins, Burdick, Hunter Co.

Mr. Gill and Treasurer William R. Reynolds of Chidley & Reynolds said that leaders in the organization desire to have it occupy a more prominent place in the business and that the agents may find shortly that they will have much more need of the organization than they have in the past. Members are being requested to make a capital contribution to the organization so as to enable it to work more effectively.

Allan Wolff endorsed that suggestion and pointed out that each individual class 1 member of the Chicago Board has already received back \$175 follow-

ing the reorganization of the board and there is likely to be further distributions totaling as much again. He suggested that the members make a capital contribution of \$50 to \$100 to the agents association, using what they have received from the Chicago Board. This, he pointed out, would be a painless process.

Mr. Reynolds, as chairman of the office practice committee, pointed out that the Cook County Inspection Bureau, at the request of the agents association, is now permitting an agency to use a new system if it so desires that will eliminate the work of checking over all of the advance rate sheets every day.

Naval Vessel Series Is Appleton & Cox Motif

NEW YORK—Appleton & Cox is basing its 1943 calendar and trade paper advertising on a series of naval vessel pictures under the general title "Guardians of the Sea." Each month of the calendar carries the same dramatic ship illustration which will appear in the trade press that month. Parker-Allston Associates, the company's advertising agency, prepared the program and calendar.

Write Accident & Health Bulletins, 420 E. Fourth St., Cincinnati, for plans



Our trees won't be lighted . . for the first time in years. But, they are still symbols of sincere friendship and our never-ending hope for Peace on Earth.

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EDITORIAL COMMENT

False View of State Economy

Word comes from Lansing, Mich., that Governor Kelly of that state will recommend to the legislature that the insurance department become a unit in an omnibus division or bureau with the idea of economy in mind. As far as economy is concerned we are sympathetic with Governor Kelly because taxes in all directions are running wild. It is time that rigid economies be effected but not at the expense of the welfare of the people.

A few states have tried putting their insurance departments under some general supervising head who also looks after other state units. The plan has been a conspicuous failure simply because the insurance department is one of the most important ones in a state portfolio. The insurance department is one of the heaviest contributors to the state revenue, second only to the motor vehicle division. The insurance department naturally has to do with the protection of the people along personal and property lines. Some years ago the Illinois governor conceived the same idea as Governor Kelly has in mind, banding together three or four state units under one head. After it had been

given a good trial, by legislative act the state insurance department was returned to its former position as a separate part of the governor's cabinet.

One of the chief features that confronted the public and the insurance men in the double decker scheme was the lack of definite authority. Sometimes the man in immediate charge of the insurance department would seem to have the final word and at other times the supervisor of the division. There was always confusion and lack of certainty in the way the state insurance departments' activities were administered.

Here is one of the great departments of state that should be set apart by itself, having over it a commissioner of final authority. When people have to go to two different state officers to get a ruling the time consumed mounts up steadily and the results are not satisfactory at home. It would be unfortunate for a great state like Michigan to have a scheme of this kind that has proven a failure in other states. It would be a calamity to the citizens and to all who have any dealings with the state insurance department.

Getting the Stable Locked in Time

We have so many illustrations of having the stable locked after the horse is stolen. If we could push our hindsight forward quite a bit there would be far different action both personal and public than we see today. The grand jury at Boston has indicted a number of public officials for negligence in the disastrous Coconut Grove night club fire. Now Boston will be very rigid and exacting in its supervision over similar concerns. Evidently the inspection department of the city and the fire department were extremely lax.

We saw the same situation in the ill-starred Iroquois theater fire in Chicago many years ago. Then all over the country city authorities began having a thorough inspection made of theaters. In institutions of this kind where folks are wont to gather there should be the most rigid demands for safety. The city fire department can accomplish much in

fire prevention by insisting on the observance of safety ordinances. The fire department should have a city divided into zones and the man in charge should know every risk in the district and if it has any weaknesses that are particularly hazardous then the big stick should be used.

We note with interest that the Newark, N. J., fire department intends now to make an inspection of all dwellings in the city. This is certainly a step forward. A number of dwelling losses could be obviated if the owners were told in frank terms what changes have to be made. People themselves are inclined to be indifferent unless they are brought face to face with reality. During the war period it is a splendid time for city authorities to become far more rigorous in their demands as to hazardous conditions that may result in loss of property and life.

Remembering the Boys on Duty

Some head offices of insurance companies are sending bulletins to those in the armed service who have been in their employ giving information regarding their fellows in uniform, both in this

country and abroad and also furnishing personal items regarding those still at the home front.

We all know that there is nothing more refreshing and consoling to the

men in training and out on the firing front than the receipt of letters. They yearn for news of people with whom they are acquainted. They want to know how the folks at home are getting along. They enjoy hearing about their associates in the work in which they were engaged. Therefore these bulletins can be said to be a strengthening influence,

a gesture of good will by letting the men know that they are remembered and that the folks with whom they were associated are back of them and are interested in them. It is a human sort of a thing to do and companies that are sending out such bulletins are getting most favorable responses. More of it should be done.

PERSONAL SIDE OF THE BUSINESS

Miss Dorothy B. Paul of the New York City staff of THE NATIONAL UNDERWRITER is the author of a very illuminating article in the January issue of the "American Home Magazine" entitled, "Against That Day." It is a very appropriate and intriguing caption. Miss Paul wrote the article telling about war damage insurance for the consumption of readers of that magazine and hence it had to be written in terms that could be readily understood. She consulted the authorities before writing the article to be sure of her assertions about war damage insurance and then presented this form of indemnity in a graphic and entertaining way as well as informative.

The readers for the most part are women, and hence the contribution goes straight to the home. A large majority of women readers were not acquainted with war damage insurance other than what they might have caught in the daily newspaper headlines. Miss Paul's writing heretofore has been confined to THE NATIONAL UNDERWRITER but it is to be hoped that this venture into magazines other than those intended for insurance readers will be followed by other contributions. Much can be done in the way of public relations with women through magazines of this character.

Thomas G. Linnell, Minneapolis general agent, has resigned as state security officer of the Office of Civilian Defense and will devote his full time to his general agency. Mr. Linnell is grand supervisor of the Blue Goose and president of the Minneapolis Safety Council.

H. A. Amonette, state agent of St. Paul Fire & Marine in Colorado and Wyoming, who has been ill for several months, has returned from the Mayo Clinic, and is reported improving. He is now at his home in Denver.

Scott S. Wolf, dean of Fremont, O., local agents, celebrated the 75th anniversary of his agency's founding by his father, Stephen, who was also business agent for the late President Rutherford B. Hayes and his family. Scott Wolf resigned from the George Simpson Co., Cleveland, in 1896 to become associated with his father who died in 1914. Associated with him now is a son, Carl S. G. Wolf, formerly of the state treasurer's office staff in Columbus. Next summer Mr. Wolf will observe his 50th anniversary in the insurance business.

A testimonial dinner was given Phillip E. Zimmerman, for 50 years associated with the Middle Department Rating Association, Allegheny division in Pittsburgh. Mr. Zimmerman was presented a gift of luggage by members of the department. He has been superintendent of the sprinkler risk division. He is 62, having started with the association as an office boy at the age of 12. Frank Siefker, superintendent of the rating

and stamping department, was chairman of the testimonial dinner.

W. Owen Wilson, prominent Richmond, Va., local agent and past president of the National Association of Insurance Agents, has been nominated for trustee of the Richmond Community Fund and is expected to be elected to that post. He is rounding a term as president of the Richmond chamber of commerce.

C. Weston Bailey, retired chairman of American of Newark, will celebrate his 82nd birthday Jan. 20. Although he is at his office only occasionally, he keeps in touch with the fire insurance situation and is thoroughly familiar with what is going on. Up to his retirement several years ago, he was with American 65 years.

George H. Bell, retired western manager of National Fire of Hartford, who resides at Hinsdale, Ill., is leaving this week for a three weeks sojourn in Hot Springs, Ark.

Herbert W. Spencer, Chattanooga local agent, has been reelected secretary of the Half-Century Club there. The club has 20 members past 80 and 40 between 75 and 80.

E. M. Griggs of Chicago, assistant general counsel of the National Board, is now in the grandfather class. A daughter, who has been named Julia French, was born to Mr. Griggs' daughter and son-in-law, Lieut. William C. French, III, of the navy and Mrs. French, in Evanston hospital. Lieutenant French is currently commanding a subchaser.

Henry L. Ughetta, well-known attorney, who was elected by the voters of Brooklyn to supreme court justice of New York, for the past ten years has been closely affiliated with Chubb & Son interests. He is generally regarded as one of the best informed lawyers in certain aspects of the aviation industry.

The engagement of Pvt. David W. Hosmer, son of President Robert C. Hosmer of Excelsior Fire, Syracuse, N. Y., to Miss Anne Salmon of Syracuse, has been announced. Pvt. Hosmer has been in service nearly a year and is now stationed near New Orleans.

J. Dan Talbott, former head of the Kentucky insurance department, who has since been state commissioner of finance, has resigned that post, and plans to retire.

William B. Rearden, executive vice-president of Firemen's of Newark and William E. Krog, manager of the general cover and brokerage department at the home office, were in Chicago four days last week visiting executives at the western department.



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DEATHS

Edward P. Lueking, 82, local agent in St. Louis since 1893, died from the infirmities of age.

Hans Peter Ohlsen, who had been retired from business for some time and who died at his home in Chicago, Sunday, was the father of C. W. Ohlsen, western manager of Sun. Funeral services were held on Wednesday.

Edward L. Sloan, 79, veteran fire and casualty agent, died at his home in Salt Lake City, following a long illness. He was born in Liverpool, Eng., and went to Utah when less than a year old. With his brother, the late Robert W. Sloan, he founded the Agency Company in 1901. Later he organized the Ed L. Sloan Company, which for the past 2½ years has been managed by his son, Stafford Sloan.

Arthur M. Jackson, a local agent at Midland, Mich., died Jan. 6. Mr. Jackson traveled Michigan and Illinois for Standard of New York and was state agent in Michigan for the Loyalty group for a number of years. For the past six years he had been located in Midland. Mr. Jackson was in ill health for four years.

Malcolm A. Kershner, 66, former local agent at Columbus, O., died. Illness forced him to retire several years ago.

Don O. Collins, 47, Grand Rapids, Mich., agent, died after an illness of six weeks. He had a heart ailment and subsequently underwent an appendectomy. He had been in insurance for 20 years.

David Jankau, 96, president of D. Jankau & Co., Cleveland agency, died. He was one of the country's oldest business men, having been active to the time of his death. Mr. Jankau had been in the insurance business for 60 years. On his 80th birthday he was given a party by the Insurance Board of Cleveland.

Alexander S. Taylor, Cleveland veteran local agent, died.

Gavin H. Dortch, organizer and first secretary of Atlantic Fire, Raleigh, N. C., died there. He entered the insurance business in 1905.

E. M. Noonan, 68, manager of the city department of New York Underwriters until his retirement in June, 1941, died from a heart attack at his home in New York City. He joined the company in 1894, having been previously with Guardian of London. He became city department manager in 1926 after serving as assistant manager.

Funeral services were held for **Eugene P. Sweeney** of Los Angeles, father of Paul Sweeney, manager of the Insurance Exchange of Los Angeles.

L. K. Nichols, 65 associated with the Forshay Insurance Agency at Anita, Ia., died last week. R. W. Forshay, head of the agency, is a past president of the National Association of Insurance Agents. Mr. Nichols specialized in life insurance and in earlier years held exceptional production records.

NEW YORK

A. J. SMITH TO BE REELECTED

A. J. Smith, president, and the other officers of the Association of Local Agents of the City of New York have been nominated for reelection. The annual meeting takes place Thursday evening. Charles Bellinger is vice-president and E. Stanley Jarvis, secretary.

GEORGE WATSON IN HOSPITAL

George A. Watson of Cranford, N. J., veteran associate editor of The National Underwriter at its New York City office suffered a serious collapse this week and is now in a hospital at Plainfield, N. J., in a serious condition. Mr. Watson is one of the elder statesmen in the insurance newspaper field. He was one of the editors of the "Eastern Underwriter" before joining The National Underwriter. He has

Change Ky. Requirements as to Annual Statements

Insurance Director Goodpaster of Kentucky has waived for this year the requirement for filing detailed schedules of reinsurance ceded and accepted. In lieu thereof the company is required to file an affidavit setting up premiums received upon Kentucky business from companies not authorized to do business in Kentucky.

Will Grant Time Extensions

Mr. Goodpaster said he has been requested to waive the filing of the form calling for location and premiums received by each agent but he says he regrets that under the law he is not able to do so. He will be, however, willing upon formal request to grant an extension of time for filing this particular schedule provided the premium tax itself is paid within the time required by law.

Mr. Goodpaster rules that this year the premium tax must be paid on such things as membership fees or policy dues or fees. In the past the tax has been placed on all amounts received by the company and that has made tax free certain membership fees, etc., that are retained by the agent.

McKowen New Head of Pine Tree State Club

PORTLAND, ME.—Austin V. McKowen of the New Hampshire was elected president at the annual meeting of the Pine Tree State Field Club here. Vice-president is W. E. Wormwood, North British; secretary, Emil A. Ribbe, Great American, and treasurer, Richard P. Burke, Fidelity-Phenix. Executive committee: E. Devlin, U. S. F. & G.; Murray Bradish, Springfield F. & M.; Hervey C. Allen, Commercial Union.

Guests for the evening were C. E. Pelletier, special agent of F. B. I., and C. W. Pierce, president of Factory Insurance Association and manager of the National Bureau for Industrial Protection.

N.A.I.A. Honors Its Educational Aids

(CONTINUED FROM PAGE 3)

extremely fortunate in view of the war and the consequent need of training large numbers of women in every phase of agency work. If such a program had not already been inaugurated there would certainly be an outcry for it now, he said, adding that the women agents have grasped at the educational opportunity in a way that puts the men to shame.

S. B. Perkins, secretary Travelers, speaking for the casualty companies, said he was proud to be associated with a movement which promotes the capital stock program. He said this was no time for any bickering as to various methods of stock company operations and that he knew of nothing superior to the educational program to equip agents to represent capital stock insurance better.

George B. Leonard Forms General Agency in Atlanta

ATLANTA—George B. Leonard, former southeastern department manager of National Union, who has been commissioned a captain in the Army, before leaving for active duty, formed a general agency with headquarters in the Trust Company of Georgia building, Atlanta. John P. Irvin, formerly Georgia special agent of National Union, has joined Mr. Leonard and will be in charge while the latter is in the Army.

a large acquaintance with company officials and other insurance men in New York City.



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The NATIONAL UNDERWRITER

January 14, 1943

CASUALTY AND SURETY SECTION

Page Fifteen

Arbitration Helps Public Relations, Says Daniel Mungall

Luncheon for Pink, Bissell Signalizes Opening of Six More Tribunals

NEW YORK—Wider use of arbitration in settling liability claims is definitely in the interest of public relations besides being swift, just and inexpensive, Daniel Mungall, assistant U. S. manager of General Accident, declared at the American Arbitration Association's luncheon honoring L. H. Pink, who retires as New York insurance superintendent, and Pelham St. George Bissell, president justice of the New York City municipal courts, for their work in advancing the cause of arbitration in the liability field.

The occasion also marked the extension of the accident claims tribunals to Boston, Philadelphia, Newark, Detroit, Chicago and St. Louis. About 175, mostly insurance men, were present.

Unlike a court trial, an arbitration hearing, Mr. Mungall said, is held before judges who are experts in their field, there are no forensics, it is not a game of wits but is more like a quiet conference in ascertainment of truth, from which neither party need emerge with the feeling that he has been hornswoggled.

Weak Cases Not Submitted

In the experience of General Accident, which has been in forefront of companies using arbitration in liability cases and has submitted nearly 3,000 cases, the awards work out, on the average, about the same as the judgments awarded in municipal courts but there is a tremendous saving in expense both for the company and for the plaintiffs. In addition the arbitration hearing, in contrast to court procedure, goes along smoothly and swiftly.

While one difficulty is in getting a greater number of plaintiffs to consent to arbitration instead of going to court it is a curious thing, Mr. Mungall observed, that where plaintiffs reject arbitration proposals General Accident has won two cases for every one that it has lost, an indication that there is usually a weakness in the plaintiff's case when he prefers to take his chances in court rather than submitting the case to arbitration.

Van Schaick Toastmaster

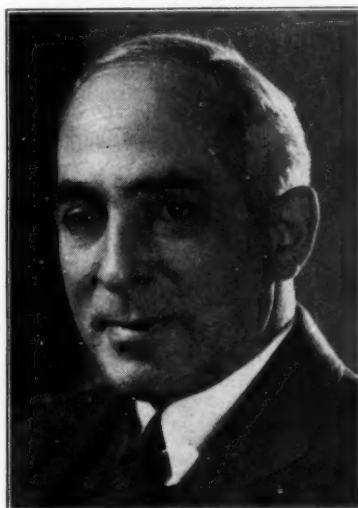
G. S. Van Schaick, vice-president of New York Life and regional director of the Office of Civilian Defense, was toastmaster and reviewed the progress of arbitration in the liability field, a trend which he, as New York superintendent of insurance, had an important part in promoting. He paid high tribute to the work of Superintendent Pink in getting the casualty companies interested in us-

(CONTINUED ON PAGE 24)

Reactions to Beveridge Plan Considered

Behrens Points Out Why Plan Is Not Applicable in U. S.

In the widespread publicity given the report by Sir William Beveridge for a comprehensive social insurance plan for England the erroneous impression has been created that it provides a blueprint which can be followed in the United States as well. To those who have studied the text of the Beveridge plan it is obvious that the intention of the report is to consolidate and simplify



HERMAN A. BEHRENS

various social insurance provisions which have been in effect in England and to provide a broader general program.

Herman A. Behrens, chairman of Continental Casualty and president of Continental Assurance, who is a recognized authority on accident and health insurance and who had an opportunity to study government insurance at first hand as deputy commissioner of the Bureau of War Risk Insurance in the former world war, issued an office memorandum on the Beveridge plan which brings out a number of apt points to show that the program is essentially one which applies to conditions existing in England. He also stresses the point that the report is to be used as a basis for after the war planning and not as a means of making present social reforms.

Geographical Situation

In viewing the Beveridge plan due consideration must be given to the fact that the report confines itself geographically to England only, "a small geographic area rather uniform as respects industrial characteristics and compact and densely populated," Mr. Behrens emphasizes. "Translated into the American situation it is comparable to a report covering the cities of New York and Boston and their environments within a radius of 200 miles. Such a report covering such an area of this

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English Insurance Interests Hesitant About Voicing Negative Opinions

British insurance interests are hesitant about passing hasty judgment on the consolidated plan for social insurance proposed in the Beveridge report according to comments in the "Review" of London. The approved societies now administering the compulsory health insurance program consider the Beveridge plan of eliminating their participation as a gross breach of faith, although there is little official comment. The industrial life offices, which handle 42.5 percent of the compulsory health insurance and which are also affected by the proposed government funeral grant as well as by general criticisms about their operations in the report, feel that the report does not give fair acknowledgment to their sustained efforts for improving their service.

Statement Is Issued

The following statement has been issued on behalf of the industrial life offices: "Sir William Beveridge has produced an exhaustive survey of the country's social services and makes recommendations which demand most careful examination. Until these far-reaching proposals, some of which profoundly affect those offices whose enterprise has made industrial assurance such an integral part of the life of the nation, have been investigated from every standpoint, it is obviously impossible, in view of the length of the report, to issue any detailed statement at the moment."

In its editorial comment the "Review" holds that the Beveridge plan constitutes the greatest challenge yet made to the system of private insurance and of private enterprise as a whole. "The implications of the plan must be seriously studied by all interests concerned, and we would defer judgment until a fuller consideration of it has become possible. The first impression, however, is that it is so serious a challenge to insurance that it can only be met by constructive reform from within the industry, demonstrating that private insurance within its limitations can perform as good if not better service than the state and without the revolutionary changes visualized by Sir William."

Text Is Now Available

The complete Beveridge report, entitled "Social Insurance and Allied Services" has been published in this country by the Macmillan Company and can be secured at bookstores for \$1. It is comprehensive and not any too easy to digest as there are 299 pages.

The initial publicity in this country created the impression that the Beveridge report recommended an entirely new program of social insurance while in reality, although there are some new coverages, the study was undertaken with the idea of securing a complete picture of social insurance in effect in

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Form Contract Bond Producers Organization

Charge N. A. I. A. Has Not Aggressively Championed Surety Agents' Interests

A group of agents that has been dissatisfied with the graduated commission program for War Department contract bonds and that believes the surety committee of the National Association of Insurance Agents was not aggressive enough in representing the agents' interests in that situation, is organizing what is known as the National Association of



H. PHELPS SMITH

Contract Bond Producers. A temporary organization has already been set up with Robert Thompson of Kirkpatrick & Thompson of Dallas as temporary president and H. Phelps Smith of Gale-Smith agency of Nashville as secretary-treasurer. Mr. Thompson, with the consent of this group, accepted a place on the surety committee of the N. A. I. A.

A meeting has been called for Jan. 26 at the Roosevelt Hotel at New Orleans to perfect the organization. Martin A. Hayes of Nashville has addressed a number of prominent agents throughout the country inviting them to attend.

In his letter Mr. Hayes referred to the reduction in net commissions on War Department contracts and charged that the interests of the surety producers lacked proper representation at the National association convention in Chicago last fall. According to Mr. Hayes there was a reduction in the contract bond rates of one-third and the producers were called on to absorb 80 percent of that reduction.

The new organization is being pro-

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Benefits for OCD Workers Are Set Forth

Considerable interest has been aroused in the insurance field by the fact that a system of death and disability benefits has been created for civilian defense workers who are killed or injured in the line of duty and by the revelation that such benefits are also extended to protect other civilians who are evacuated from an area due to enemy action or are otherwise in financial need. The authority to set up such a program was given by President Roosevelt by letter of Oct. 5, and the details were given in the Social Security Bulletin, Volume V, No. 11, November, 1942. However, this fact apparently was not generally known to the public nor even to those in the insurance field that have been following Washington developments rather closely. Thus by executive order the President has put into effect a number of the provisions of the Pepper bill which failed of passage in Congress.

Four Types of Beneficiaries

The funds originally allotted to the Federal Security Agency by the President on Feb. 6 "shall be available for providing temporary aid to all civilians (including enemy aliens) within the United States (1) who are injured as a result of enemy attack or of action to meet such attack or the danger thereof, or who are injured while in the performance of their duties as civilian defense workers; or (2) who are dependents of individuals (a) insured or killed under circumstances described in clause (1), or (b) interned by the enemy, or reported as missing under circumstances indicating such death or internment; or (3) who are being or have been evacuated from any area under the direction of civil or military authority; or (4) who are otherwise in need as a result of enemy attack or of action to meet such attack or the danger thereof." The aid provided may include money payments, loans (with or without interest or security), and assistance in kind and medical or other services necessary for the protection of health, safety, or welfare.

Civilian Worker Defined

The term "civilian defense worker" is defined as any civilian (other than federal employes receiving wages for such services) who is engaged in the aircraft warning service, as a member of the civil air patrol or of the U. S. Citizens Defense Corps in the protective services established from time to time by the Office of Civilian Defense, or persons registered in training courses prescribed and approved by the Office of Civilian Defense for such protective services. The expanded programs include civilians in the continental United States, Alaska, Hawaii, Puerto Rico, and the Virgin Islands. Aid under the allocation is to be available to civil personnel of the federal government to the same extent as to other civilians. In determining the aid to be provided, any other government benefit payments shall be taken into account, as far as may be practicable.

Disability Benefits

In accord with the President's letter, the Federal Security Agency Administrator on Nov. 5 authorized the Social Security Board to pay disability benefits to civilian defense workers and other civilians, as enumerated above, who have been injured in the performance of their civilian defense duties or who sustain injuries directly or proximately as a result of enemy action occurring after Dec. 6, 1941; survivor benefits may be paid to survivors of such defense workers and other civilians who die from such injuries. Disability benefits are payable to persons aged 16 and over; after a waiting period of seven days. Benefits for total

Gregory Denver Manager for Business Men's

E. F. Gregory, who joined Business Men's Assurance last July as district supervisor in Denver,

has been made manager of the branch office there. He entered accident and health work with State Reserve Mutual of Denver and became its vice-president, continuing with Security Life & Accident when it took over the business of that company. He is a member of the executive board of the National Association of Accident & Health Underwriters and has been very active in that organization.



E. F. Gregory

disability are to be payable at a rate equal to two-thirds of the injured person's monthly earnings (including income from self-employment) with a minimum benefit of \$30 a month and a maximum of \$85. Benefits for partial disability, provided it is permanent and at least 30 percent of total disability, are to be payable at a rate bearing the same ratio to total disability benefits as the partial disability bears to total. A beneficiary who is totally disabled and who requires the full-time services of an attendant may receive an additional allowance of not more than \$50 a month. A burial benefit of as much as \$100 is payable, also. Suitable adjustments in benefits shall be made to take account of workmen's compensation or similar payments provided by any governmental jurisdiction. Survivor benefits payable under this expanded program are the same as those under the original program for civilian war benefits.

Neither disability nor survivor benefits under this emergency program will create any vested rights. Among other provisions, the authorization specifies that benefits are not payable to persons living outside the United States, Alaska, Puerto Rico and the Virgin Islands; to aliens and dependents of aliens who are in the employ of a foreign government; to persons and dependents of persons in military establishments of the United States or of any foreign government; to persons eligible for benefit for the same cause under the U. S. Employes' Compensation Act, as amended.

Incomplete figures indicate that there have been about 50 deaths and about 500 accidental injuries among civilian defense workers, although the latter figure undoubtedly does not include minor injuries. There has been no system for reporting such accidents. There are about 8,000,000 in civilian defense work, about 6,500,000 being air raid wardens, 1,000,000 plane watchers and about 500,000 civilian pilots, etc.

Extensive plans are being made by the OCD for providing catastrophe medical service for industrial plants.

Coast Auto Group Elects

LOS ANGELES—The Automobile Conference of Southern California, composed of independent casualty companies, has elected these officers: President, B. F. B. Wallis, Pacific Automobile; vice-president, Fred A. Spear, general agent; secretary-treasurer, George Conklin, Pacific Indemnity.

Discuss Ride-Sharing in Pittsburgh

At the regular meeting of the Casualty Insurance Association of Pittsburgh the share-the-ride program and its effect on automobile coverages was discussed. The association also dealt with the financial responsibility law of New York and auto liability and property damage rates.

Agents Win Texas Victory

Board Rejects Demand for 4.43 Compensation Acquisition Cost Cut

The application on the part of A. F. Allen, president of Texas Employers, to have the state reduce the allowable acquisition cost on compensation business in Texas from 17.5 to 13.07 percent has been denied by the board of insurance commissioners of that state. The board also denied Mr. Allen's other demands which were for an increase in the payroll audit expense loading from .9 to 1.19, a decrease in general administration expense from 5.7 to 5.13, a decrease in inspection expense from 2.6 to 2.54, a decrease in claim expense from 8.3 to 8.12.

The board pointed out that the expense loading used is normally 40 percent in most of the states. This loading is based on a 2 percent premium tax. Texas, with one of the highest premium taxes of any state, has an expense loading of 40.15.

No Objection Entered

The board recalled that at its public hearing last May in connection with its efforts to ascertain a reasonable expense allowance in the rate formulas for fire, wind, automobile and compensation, no objection was offered from any source concerning the compensation expense formula. On May 26, the board adopted the compensation formula without change. This is not necessarily a permanent formula and all insurers are required to file a statement showing amounts expended in each item of expense allowable annually.

The board pointed out that the main change requested by Mr. Allen was a cut of 4.43 points in acquisition expense. Mr. Allen contended that the insurers are making excessive profits and the expense element should be based on the combined operating cost of both stock and direct writing companies. Since the proposed reductions are taken practically entirely from the acquisition item, the board asserted, the decrease would have no relationship with excessive profits. The figures show that the stock companies have paid at least 17.5 percent for acquisition cost.

The board expressed the opinion that it would be unfair and confiscatory to pitch the expense elements on the basis of the combined operating cost of stock and direct writing companies. No rate making methods can alter the fact that the operating cost of insurers doing business on the agency system must be higher than the cost of those writing business direct. The legislature intended that the expense loading should be based upon the requirements of stock insurers, for the statutes specifically provide for the distribution of dividends to policyholders by insurers meeting certain requirements. It is also significant that the statutes provide that no rates prescribed by the board shall be confiscatory as to any class of insurer.

The remainder of the reduction demanded by Mr. Allen amounts to .52 points. This change would be produced by applying a different method of obtaining an expense constant and the offsetting reduction factor. The Texas Employers alleges that the expense constant of \$10 and the offsetting reduction factor of 4.2 percent prior to Oct. 1, 1942, was a device from which additional profits could be derived. The report stated that figures indicate that such contention is not justified.

In a brief filed in behalf of the Texas Association of Insurance Agents by William Greaves of San Antonio, chairman of its committee on casualty insurance, it was alleged that the Texas Employers proposal was in reprisal against the adoption of the loss and expense constants, which had been sponsored by the association.

How Accident-Health Men Can Offset Effects of War

The effects of the war on accident and health insurance were reviewed and concrete methods used to counteract those which might be unfavorable in their character were outlined in a round table discussion at this week's meeting of the Chicago Accident & Health Association.

As a basis for the discussions which followed, Fred B. Whiteley, chief underwriter of Continental Casualty's disability division, took up the subject from the underwriting angle. Probably the most important underwriting change brought about by the war, in his opinion, is that it now has to be quite largely a yes or no proposition. With 200,000 doctors in the service and the hospitals overcrowded and understaffed, it is virtually impossible to get the information from them that formerly would have been sought in cases showing a medical history and the underwriter has to rely largely upon his own judgment.

More Liberality Required

In the next place, underwriting has had to be liberalized in regard to the acceptance of older men, more hazardous occupations, and the limits of acceptance on men in those occupations. The agent has to make a living and his sources of prospects are limited.

Women workers, also an important field of prospects, cannot be overlooked. It is necessary to make some modification on coverage of female disorders. Policies also have to be "dolled up," in more attractive colors, etc. in selling to women.

It is necessary to conserve the risks now on the books, as it may be that that business will be needed after the war. Mr. Whiteley does not subscribe, however, to the belief that there is going to be a serious slump then and believes that things will go ahead, but the business must keep pace with technological and scientific progress.

Roos Takes Optimistic View

Harold T. Roos, Globe Indemnity, spoke from the standpoint of the multiple-line bureau company. Substantial increases in 1942 have caused him to be more optimistic about 1943 than he would have been a few months ago. With gas rationing and travel restrictions, it is impossible to call on agents as frequently as before, but they can be reached by letters, bulletins or phone calls.

One advantage for the accident and health departments of multiple line companies is that producers are giving more attention to that line with sales of automobile insurance reduced. If an agent sells a few accident and health policies he is usually converted. Many agents have gone into service but accident and health has so much to offer that it is possible to offset their loss with desirable new accounts.

Broker Needs Special Incentive

The average American doesn't want to lose anything that he has. War workers, with their high wages, don't want to lose those wages on account of disability and they realize that it also is a loss to Uncle Sam. The worker who has disability protection is assured of the best medical treatment, which in turn will promote recovery. Women workers are receiving sufficient income to provide protection for themselves. There are thousands who are greatly underinsured and if approached many of them would increase their benefits.

The producer's job is getting to the public and the company's is getting to the producers. It is entirely possible to accomplish this, even if it means redoubling pre-war efforts.

R. B. Kegley of Moore, Case, Lyman & Hubbard, speaking from the standpoint of an agency depending primarily

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Underwriters Expect Increased Burglary Losses in Some Lines

Scarcity and Rationing of Many Commodities Having Adverse Effects

NEW YORK—Theft of 22,000 pounds of butter, valued at \$10,000 to \$12,000, from a cold storage warehouse here, is apparently the forerunner of large scale burglaries which burglary underwriters for some months have been predicting would result from commodity shortages. As a result, every food warehouse in the city was placed under police guard. When they are not open for business a patrolman is stationed on the premises and during working hours, radio patrols and the policeman on the post give special attention to every food storage establishment. Guards are being supplied for all food trucks entering or leaving the city.

Jewelry, cigarettes and liquor are also a source of losses. While there are instances of sugar and coffee trucks being hijacked, it does not appear that there have been substantial losses from warehouses. Apparently the close control exercised by the government over tires and the stiff penalties imposed on tire thieves who have been caught are discouraging this type of theft.

Work of Experienced Thieves

Most thefts occurring now are the work of experienced thieves. The casual or amateur burglar has practically disappeared because honest work is plentiful and wages are good. The fact that many younger men who might become burglars are serving in the armed forces is a factor.

The food field is attractive to the experienced thief because of the difficulty in tracing down an article such as butter after it has been stolen. It is difficult to identify and it is apt to be in the consumer's hands before it can be traced to the numerous channels through which it may be distributed. Since the experienced thief almost always finds a market or fence before the crime is committed, the difficulty of detection is further aggravated.

In the case of the 22,000-pound butter theft, detectives immediately established the fact that the thieves had been experts and probably included a locksmith, as the front door lock had been cleverly restored after it had been forced.

Companies writing a large volume of burglary business on creameries receive an increase in claims from that source even in normal times whenever the price of butter is high, its burglary underwriter stated, and this, with the present scarcity, may push losses higher than ever.

Jewelry Thieves Are Active

A gang of jewelry thieves is very active in the middle west. The procedure is to have one of the gang engage the attention of the clerk as a prospective buyer while another expertly removes the screws from a door jamb. The work is so well done that nothing unusual is detected, but the next morning the thieves have entered the building and made away with their loot.

There are always a certain number of clever crooks who are carefully studying current conditions to determine the most profitable field for their activities. With a general commodity rationing program due very shortly, their attitude will undoubtedly be largely influenced by the attitude of the government and

Occupational Disease Is Main Problem of Future

The next 25 years must see a great awakening to the importance of controlling the elements that cause occupational disease, Henry D. Sayer, general manager Compensation Rating Board, New York, declared before the Congress on Industrial Health in Chicago. Although great strides have been made in the prevention of industrial accidents, the surface has only been scratched in the field of industrial health. The dangers and hazards of industrial processes must be continuously studied in order to establish measures for their control and cure.

Compensation rates are probably the most scientifically established of any form of insurance, Mr. Sayer stated in explaining the need for doctors making complete reports. On these reports depend in a large measure the position of the insurer in accepting liability and in determining its preliminary reserve. Medical reports are a prime necessity if the compensation law is to be fairly and adequately administered.

Difficult to Define Coverage

Although compensation for specific occupational disease is the natural corollary of compensation for accident without fault, almost insuperable difficulties in defining the coverage have been encountered due to the impossibility of exactly defining the term "occupational disease."

"Not all diseases affecting or acquired by workers are occupational diseases; not even all diseases that occur in the course of employment. That cannot be too strongly emphasized. Nor is an occupational disease law to be regarded as the employer's contribution to a general health law for workers. In an effort to define and delimit properly the occupational disease coverage, there have developed two general methods, one the so-called schedule law, and the other, the open or all-inclusive law. The schedule law sets forth in a list embodied in the law all the diseases or disease conditions for which liability is sought to be established under the law. These diseases are frequently related in the law to specific working conditions or processes in which there is a characteristic hazard of the specific disease. Thus, for example, lead poisoning is a disease occurring among men who work with or handle or are exposed to lead in some form. If a man who works with lead develops lead poisoning, it will be conclusively presumed that he got the poisoning in his employment. If a person, however, develops lead poisoning and it is conclusively shown that he does not handle lead or work with it, and is in no way exposed to lead or lead fumes, it cannot be said that his lead poisoning is an occupational disease, and it must be caused by some exposure outside his employment.

Definite Diagnosis Needed

"What has been said of lead may be said equally of arsenic, mercury, benzol

the severity of the penalty imposed on culprits who are convicted of stealing rationed articles.

Demand Is Reputed Brisk

Experienced thieves will concentrate in one particular area for a time and when it gets too hot for them they move on to greener fields.

Demand for burglary coverage is reported brisk. This is said to be due to two reasons. Merchants, through no action of their own, may have an increase in the value of their stocks from \$10,000 to \$15,000, with replacement very difficult. The larger amount of money in circulation and good business is causing many to give more attention to their insurance coverage and they do not hesitate to lay down the money for the necessary premiums.

and any of the other toxic or harmful substances enumerated in the law. Given exposure, if sufficiently prolonged and intense, the disease is presumed to be characteristic of and peculiar to the employment; without exposure, the disease cannot be considered to be occupational. Nor can an exposure to a toxic substance in itself be deemed sufficient to make a diagnosis. The diagnosis must be definite and determined by medical observations and procedures, including necessary laboratory and pathological findings. And when diagnosis is made, the condition may then be considered as to the degree and extent of exposure and the relationship of one to the other as a cause.

"The other common method of providing coverage for occupational diseases set forth in some laws is the general or all-inclusive coverage, under which method specific diseases or disease conditions are not named in the law, but the law provisions include occupational disease by vague, general language or by attempted definition.

Broader Law Has Drawbacks

Seemingly, this type of law would be more easily administered, for the administrative authority would not seem to be bound by the rigid restrictions and limitations of the schedule form of law. But that is not necessarily the case as there are other tests that must be applied when diseases do not fall within the common category of 'occupational.' Such common and deadly diseases as pneumonia, tuberculosis and heart disease occur among workers, just as they do among the non-industrial people. When then, if ever, may such diseases be regarded as occupational? The questions that may arise in connection with such diseases are very difficult and may lead to long, expensive and discouraging litigation.

"In the one case, both employers and workers are fully informed of the disease conditions for which the one is permitted to claim and for which the other is liable. The coverage is not so broad, because of its certainty and definite nature. In the other case, the coverage may be theoretically more broad, but it is shrouded in such vagueness and uncertainty that the right to compensation may not be determined until after lengthy hearings and protracted legal process.

All Are Concerned

"These seem to be the alternatives that present themselves in the development of occupational disease legislation, up to the present time. The medical profession can contribute to the study of the fairest and most satisfactory method of providing coverage for occupational diseases in the shape of things to come. It is a question that should not be left wholly to the lawyers or to the industrialists or to labor, although the views of all these parties must be taken into account. Those views should be based upon informed opinion, and the information to be supplied by the doctors could be most impressive.

"In one jurisdiction, the state law has provided for a medical board of three physicians having special qualifications, and this board makes its findings of fact and conclusions upon all medical questions arising out of claims for occupational disease compensation. That board has performed a notable service. Perhaps in the shape of things to come, such medical boards shall have a most responsible part.

"Industry, and insurance serving industry, do not fear the granting of compensation to workers who fall victims to real occupational diseases such as I have tried to describe. But it seems to me that industry cannot be made to carry the financial burden of compensation for

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Money, Securities WDC Cover Sales Are Lagging

Hope January Directors Meetings Will Produce Results

Some of those agents who have discussed with banks the question of war damage money and securities cover have profited from that work, because it has prompted the banks to study their values and exposures anew. The experience is told of one agent who in Connecticut approached 16 banks during the first week that money and securities war damage coverage was available. Each of those banks decided to get the cover and most of them discovered that their values were considerably greater than when the last previous survey of their situation had been made for insurance purposes. Thus this agent will get some worth while additional burglary and other coverages from the bank.

What cover has been taken has been largely along the Atlantic seaboard and on the Pacific Coast. In the middle west the response has been negligible. One of the principal offices specializing in banks insurance accounts circularized a list of about 700 of its customers and prospects outlining clearly the terms of the money and securities coverage on Dec. 22, the day after it was made available. It received very little response and the replies that it did get were from small outlying banks.

Feel Vaults Impregnable

The bankers in the downtown sections of cities apparently feel that their vaults are impregnable. The experience, for instance, is cited of the Drovers National Bank when it was located on Halsted street in Chicago and was involved in the stock yards fire a few years ago. The only loss paid to safe deposit box holders was one for \$15 and that was not regarded by the underwriters as a real loss but was a payment largely for good will purposes. The underwriters even bound some safe deposit box coverage in the bank after the fire had started.

Despite the rather general negative attitude on the part of banks there may be some activity after the January board meetings have been held. Few banks these days will take out new insurance without getting the approval of their boards. The money and securities program was announced late in December and probably was presented at but few directors' meetings that month.

Banks Attitude Contagious

The attitude of the banks has had a somewhat bearish effect upon other prospects for the cover such as stock and bond houses, corporations and individual investors. Many such investors have been interested and discussed the matter with their bankers but when advised that the bank itself is not buying the insurance, they decided against doing so themselves.

In the sale of other types of war damage insurance the tax feature was quite an inducement. Those corporations that were in the 80 percent tax bracket knew that 80 percent of the premium would be borne by the government. The same inducement would apply to banks but early in the year a bank or other corporation has no idea how it will stand towards the end of the year and it is not so prone in this period to act on the basis of tax consideration.

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ACCIDENT AND HEALTH

Continental Cas. Makes Several Personnel Changes

Continental Casualty has made several changes in the personnel of its accident and health department, both at the home office and elsewhere.

R. M. Compton has been made manager of the disability division in the New Orleans office to replace A. R. Smith, who is now manager of the disability division at the Texas service office. Mr. Compton joined Continental Casualty in 1935 as a franchise solicitor in the office of W. L. Brimm at Memphis. He spent a short time in the franchise branch in Chicago, then went to Pittsburgh as the head of disability division operations there.

Gustaf H. Carlson, who has been chief underwriter of commercial accident and health lines in the eastern department, now is at the home office in Chicago where he is assisting with commercial accident and health department management and with actuarial research as an assistant to D. W. McFall. Mr. Carlson joined Continental Casualty when he graduated from Northwestern University in 1936. He was first in the payroll audit department, then transferred to the accident and health underwriting department in 1937. In 1939 he went to the Chicago branch as chief of commercial underwriting there. Later that year he went to the New York branch in the same capacity.

Warren Rehman, formerly in the metropolitan New York office, succeeds Mr. Carlson. He is supervisor of underwriting for commercial accident and health lines for both the eastern department and the metropolitan New York office. He has been with Continental since 1938.

Ira R. Jones has been named manager of the Illinois service office at Springfield, which serves the state except Cook county. Mr. Jones entered insurance on graduation from Washington University in 1935, selling a newspaper accident policy. He then went into life insurance, and finally joined Continental as a solicitor. He has been a solicitor with the Illinois service office since it was established in 1940.

Alvin Chier has been made manager of the accident and health department of the Wisconsin service office at Milwaukee. Mr. Chier is a nephew of Maurice Chier, million dollar producer in Milwaukee for Continental Assurance. Alvin Chier spent some time in the disability division in Milwaukee in 1938, working on franchise business. In 1939, when Maurice Chier opened a Chicago office, he handled that office for life insurance for a time. In 1941 he went with the Chicago franchise branch.

Personal Measure in Nebraska

LINCOLN—One of the first bills introduced at the legislative session was by Senator Craven which forbids the department from licensing any domestic assessment insurance association whose by-laws do not limit the salary and perquisites of an official to \$10,000 a year and limit to \$15,000 a year the total payments made to persons who are related by blood or marriage. The bill is aimed at Mutual Benefit Health & Accident of Omaha.

Peoria Club Promotes Ethics

The executive committee of the Peoria (Ill.) Accident & Health Club was to meet this week to name a better business committee to cooperate with the Better Business Bureau of Peoria in promoting the ethical conduct of insurance companies. The bureau's manager, W. Dan Bell, at the January meeting cited instances in which unethical insurers "gave it to the customer in large type and took it away from him in small type."

New Group Medical Care Plan Is Offered in N. Y.

NEW YORK—A new group medical and surgical care plan providing for care in any hospital, in the doctor's office or the subscriber's home, obstetrical care at home or at any hospital and medical service while the subscriber is a bed patient in any hospital for any illness not requiring surgical or obstetrical care, is being offered by Group Health Cooperative, Inc., a non-profit medical service corporation.

The basic annual cost is \$9.60 to an individual, \$19.20 to a husband and wife and \$24 to a family and its sponsors say it is the simplest and cheapest plan yet devised for medical care. It has been prepared "to place medical services on the same non-profit insurance basis as hospital care," Winslow Carlton, executive director, stated. "Just as the hospital plan operates with the cooperation of the hospitals in this area to make their facilities available to subscribers, the group health plan works with the physicians to cover doctors' bill."

Residents in Ten Counties Eligible

Since the plan provides for group enrollment it is specified that any person under 65 years old who belongs to an organized group such as a common employment group, a trade union, a fraternal or a cooperative organization and who lives and works in any of the 10 southern counties of New York State is eligible to subscribe. Lower rates are provided for groups subscribing under payroll deduction plans.

When payroll deductions are impractical, subscribing groups make direct payments at slightly higher premium rates. The annual cost under direct payment arrangements is \$10 for an individual, \$20 for a husband and wife and \$26 for a family.

Medical societies of New York, Kings and Queens counties recently have endorsed the plan which has been recommended for approval by the joint economic counsel of county societies of the American Medical Association in the 10 counties in which the plan will operate. An enrolled doctor will not send a bill to the subscriber nor make any charge for services covered by the plan if the subscriber's annual income does not exceed \$1,800 for a single person, \$2,500 for husband and wife, or \$3,000 for a family. If a subscriber has an income exceeding these limits or engages a doctor not enrolled in the plan, he receives from the plan a specified credit on his bill and the doctor may charge an additional fee to be paid by the subscriber. Subscribers who consult doctors enrolled in the plan receive maximum benefits.

Provides Maternity Benefits

For subscribers within the prescribed brackets, the plan pays the entire cost of the following services: All types of operations and after care for periods ranging from one day to three months; medical (non-surgical) treatment in a hospital in one or more admissions for a three week period; one bedside consultation with a specialist in any hospitalized case and delivery of a child and two weeks' after care. Maternity benefits are included only in the family-type contract and do not become effective until 11 months after the subscriber has joined the plan.

Specifically excluded from the plan are cases under workmen's, veterans' compensation, pulmonary tuberculosis, quarantinable and venereal diseases, functional nervous and mental disorders, drug and alcoholic addiction, correction of congenital anomalies, cosmetic surgery, and except for conditions arising after the effective date of the contract, plastic surgery.

Initial expenses in the cooperative

have been underwritten by the medical science division of the Rockefeller Foundation, Joint Committee of the Trustees of the Goodwill and 20th Century Funds and the Nathan Hofheimer Foundation.

Dr. Kingsley Roberts, director of the Medical Administration Service, is chairman of the organization's medical advisory board. Mr. Carlton, executive director, is a son of Newcomb Carlton, board chairman of Western Union Telegraph.

The plan was announced after two years of experimentation with a more comprehensive plan emphasizing preventive medical care in addition to the types of "catastrophic" illness covered by the new plan, which continues to operate.

Building Clientele Kansas City Topic

KANSAS CITY — Tuller Bayless, Pacific Mutual, vice-president Kansas City Association of Accident & Health Underwriters, chairman of the January meeting, with more than 60 in attendance, chose the timely topic, "Building a Clientele in '43." The program was in three sections. In presenting "The Outlook," Mr. Bayless pointed out that Kansas City's war gain in population was around 30 percent or 160,000; that 95 war industries employing 76,000 are expected to employ 144,000 before the end of 1943. Taking the "average" accident and health premium for the "average" wage-earner, Mr. Bayless showed there is around \$300,000 in new premiums available, or \$3,000 for each of the association's 100 members.

Butler Tells Quota Plan

The second section, "The Personal Producer Makes His Plans," was presented by William Butler, veteran ace producer of Business Men's Assurance, who had a record of 100 percent renewals for 1937 and 1938 and more than 96 percent for the past three years. He believes in setting an annual quota, making it early each month and loafing toward the end of the month if and when the quota is made. In setting the annual quota, he said the salesman should figure all his expenses, taxes and other things he wants or needs money for during the year; allow for estimated lapses, figure renewal commissions and then see how much in new accident-health premiums must be sold to produce the commission dollars necessary to pay for all the things in his budget. Mr. Butler stressed that the salesman makes his quota more often for the sake of buying what he needs and wants, than to reach a quota figure established on some other basis. It is necessary always to get the premium when the application is signed, if high quotas are to be reached.

Manager's Angle Presented

W. A. Young, new Connecticut General manager, recently assistant manager in Newark, presented "The Manager Looks Ahead." He referred to his earlier days when over a period of time his record showed an average of three new sales developed through new prospects secured while paying each claim. He cited an instance where out of a large group of agents answering the question, "What is an agent's first responsibility to his company and himself?" not one answered, "To sell new business." He pointed out that a backlog of \$1,000 new accident-health premiums, multiplied by the average number of years continued in force, will guarantee most men staying in business. As a beginner seeking advice, he was told by an old-timer cashier that: "Many men come and go in the life insurance business, but most who sell accident and health stay." Mr. Young's starting goal was one new accident-health policy each week. On "conservation and salvage," he urged the non-occupational policy for white-collar clients shifting to the industrial field and pointed out that a personal inter-

New Agency Head Has Broad A. & H. Background

Rodney A. Kox, the new agency director of Northern Mutual Casualty of Chicago, has had a thorough accident and health insurance background, having served with both Continental Casualty and Travelers. Starting with Continental Casualty nearly eight years ago, Mr. Kox was first with the franchise department in the Chicago branch and then as assistant superintendent of agencies in the home office railroad department. Four years ago he went with Travelers in its Oak Park, Ill., branch and for the last two years he has been manager. Northern Mutual Casualty is expanding its agency department and is entering the brokerage field. It operates in Illinois and Michigan.



R. A. Kox

view or telephone call to those entering the military service, or to their wives on delivering renewals, clears many misinterpretations, which often result in lapses that can be avoided through personal explanation. It was voted to arrange immediately a specific date on which all members of the association will go in a group as donors to the blood plasma bank.

Continental Cas. Takes Wis. A. & H.

Continental Casualty has reinsured all the outstanding policies of Wisconsin Accident & Health of Milwaukee as of Dec. 31, 1942.

This will add a substantial volume to the amount of accident and health insurance premiums handled through Continental Casualty's Wisconsin service office, of which John D. Rogers, resident vice-president, is manager, and will bring to that office a number of production units. Roy W. Campbell, president of Wisconsin Accident, goes with Continental as an agency supervisor.

Wisconsin Accident, which began business in 1915, had assets of \$35,562 as of Dec. 31, 1941. It was a consolidation of Union Accident & Benefit Association of Oshkosh, Anchor Casualty of Wausau, and Atlas Casualty of Lake Mills, Wis., assessment accident associations. It has been writing about \$52,000 in premium annually in recent years. Its loss and expense ratio in 1941 was 104.5 and in 1940, 104.7.

World of Omaha in Life Field

LINCOLN, NEB. — Directors of World of Omaha have adopted an amendment to its articles of incorporation permitting it to enter the life insurance field, which has been approved by Insurance Director Fraizer. The proposal will be submitted to policyholders at their annual meeting, and is fairly certain to be approved.

As an accident and health company, under its present management it has had an unusual growth. Assets now exceed \$1,200,000, and the premium income in 1942 was more than \$3,000,000. Five years ago it was less than \$300,000. Officers are: President, T. D. Eilers; secretary, J. F. Micek, and treasurer, D. L. Eilers. They with William Peareman and E. E. Karsjen constitute the board of directors.

It has received a large volume of business from a reinsurance contract with the insurance department of the Brotherhood of Railway Trainmen, Cleveland

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fraternals, with which President Eilers has been prominently connected.

Walters Is Delaware Speaker

WILMINGTON—Fred M. Walters, General Accident, Philadelphia, chairman of the public relations committee of the National Accident & Health Association, addressed the January meeting of the Delaware Association of Accident & Health Underwriters on compulsory health insurance under the social security act and explained the purposes and work of the Insurance Economics Society, of which he is secretary.

He urged that all insurance men cooperate in the campaign to inform the public of what private insurance has done and is doing and of the dangers of any form of compulsory health insurance. He said legislation to extend the social security laws to include disability and hospitalization would not only seriously affect accident and health insurance as now written by the companies, but could be an entering wedge on casualty and other lines, and even on all forms of private enterprise.

He contended that the present is no time for costly experiments necessitating increased government personnel, extensive mechanical equipment and greatly increased taxes. He asked that the local association give full cooperation to the end that accident and health insurance now written by private carriers may be extended in the near future to many more than the 25,000,000 now covered.

Discuss Women A. & H. Agents

The Pittsburgh Association of Accident & Health Underwriters held a special meeting to discuss gasoline rationing and means of recruiting women to take the place of men agents who have gone into defense plants and the armed forces.

Ross F. Roberts, Loyal Protective,

president of the association, said that in the matter of women recruits his organization is willing to take those who have had previous business experience and train them for underwriting.

Utah Sample Policy Ruling

SALT LAKE CITY—Commissioner Carlson of Utah has ruled that accident and health sample policies will have to be supplemented by a letter from a representative of the company setting forth "the type of risk covered by the quoted premium."

Young Discusses Eliot Bill

DES MOINES—George W. Young, secretary Inter-State Business Men's accident, discussed the Eliot bill before the Des Moines Accident & Health Underwriters Association. J. W. Eagleson, North American Accident, was named chairman of the legislative committee.

Lombard Boston Claim Speaker

BOSTON—Asa P. Lombard, assistant manager of the group department of John Hancock Mutual Life and formerly chief adjuster of Aetna Life, with wide experience in claim work, discussed claims and their settlement before the monthly meeting of the Boston Life & Accident Claim Association.

Recent Liability Coverages Included in Revised Manual

NEW YORK—The entire classification section and a number of rules pages of the owners, landlords and tenants liability manual have been reissued by the National Bureau of Casualty & Surety Underwriters. The new pages include rules and rates for the comprehensive

personal liability and revised schedule personal liability policies announced last week and also the bicycle liability volunteer war workers and army and navy post exchange classifications announced by post card during the past few months. A number of minor changes have also been made.

The new comprehensive personal liability coverage is designated as code No. 756A and, with incidental office, professional, studio or private school occupancy, No. 756 B. The non-comprehensive personal liability classifications retain the old numbers, 783A and 783B.

The rate section has not been reprinted, but a special page shows rates for the new classifications, applicable to all territories, and revisions in farm, apartment and two family dwelling rates for territories in Connecticut, Massachusetts, Missouri, New Jersey, Ohio and Pennsylvania.

Teams liability has been removed from the general minimum premium requirements and special minimum premiums, smaller in most cases, set up for each classification. The dog liability classification has been broadened to apply both on and off the assured's premises. Minimum premiums for each of the sports liability classifications have been eliminated. Private estates are now classified as residences and the special class dropped.

bonds because of the experience of surety companies with his predecessor. Three suits are pending against Baumann, the former treasurer, and his sureties, involving a controversy with the county board over the collection of delinquent personal taxes.

A number of bonds were required for Adams, in his capacity as treasurer of several political subdivisions. Continental Casualty wrote one group of bonds totaling \$700,000 and Maryland Casualty another group totaling \$750,000. There are about 10 reinsurers of each bond. Philip Downs of Omaha wrote the Continental Casualty bond and Ted Maerner of Omaha that of Maryland Casualty.

Honor Martin in Detroit

DETROIT—Rankin Martin, acting manager of Standard Accident in New York City, was honored at the January meeting of the Surety Association of Michigan. Mr. Martin was formerly assistant manager of National Surety here and a member of the executive committee of the association.

The annual meeting was set for Feb. 5. It was reported that cartons of cigarettes had been sent to the 17 former members of the association now in service.

Bergstrom Elected in Portland

PORTLAND, ORE.—The Surety Association of Portland has elected T. A. Bergstrom, Oregon manager Maryland Casualty, president; Owen D. West, American Surety, vice-president; and Harold Larson, Portland manager Seeley & Co., secretary-treasurer.

Frank Noble, Iowa manager of American Surety, attended the Des Moines Casualty & Surety Club luncheon after being on the injured list with two broken arms since last summer.

SURETY

Omaha Bond Problem Solved

Ernest A. Adams was able to take office as treasurer of Douglas county, Neb. (Omaha) with proper surety bond requirements completed, after having encountered some difficulty in getting the

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for a period of _____, to date from _____ as obligee.

Agent will kindly supply the following information about applicant and bond:

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Occupation or business _____ Single _____ Married _____

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We (I) offer the following recommendations and information for your consideration in issuing the bond: _____

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Census Bureau Shows 10.2% Drop in Auto Deaths

The Bureau of the Census has now released its report on motor vehicle accident deaths for the entire year of 1942. This is a weekly tabulation, based on reports of motor vehicle accidents occurring within the corporate limits of 145 major cities. For the week ending Jan. 2, 1943, there was a decrease in fatalities of 10.2 percent as compared with the corresponding week the previous year. For the entire year 1942, the deaths in the reporting cities numbered 5,103 which was 17.6 percent less than for the corresponding 12 months of 1941 and was 11.2 percent below the three year median 1939-1941.

The Bureau of the Census has just released its summary of motor vehicle accident fatalities for the first quarter of 1943, based on the results of 42 states, New York City and District of Columbia. That indicates a motor vehicle traffic accident death rate (on an annual basis) of 20.7 per 100,000 of the population. Final returns may increase these provisional quarterly figures by 6 or 7 percent. The number of motor vehicle traffic accident fatalities occurring during the first quarter was about 10 percent lower than that for the parallel period of the previous year. About 40.9 percent of those killed were pedestrians, 30 percent drivers and 29.2 percent passengers. About 75 percent of the traffic accident fatalities in large cities were pedestrians. In the rural areas only 26 percent of the fatalities were of pedestrians.

In the first quarter of 1942, 61.1 percent of the fatalities occurred between 6 p. m. and 6 a. m. Almost twice as many pedestrians were killed as a result of accidents at night as from accidents during the daylight hours. The night accidents accounted for 66.4 percent of the pedestrian deaths. The largest proportion of fatalities at night occurred in cities with populations between 25,000 and 100,000 and the smallest percentage in the rural areas.

During the first quarter only four motor vehicle accident fatalities were reported as having occurred in the blacked out areas. Two of these occurred in the rural areas of southern California, one on the Atlantic seaboard of North Carolina and one in New York City. The fatalities involved two pedestrians and two passengers. There were six other persons injured in the four fatal accidents.

Clarke Hartford Manager of American Automobile

The appointment of R. W. Clarke as manager of the Hartford office of American Automobile, is announced by R. S. Choate of New York, vice-president in charge of eastern operations. Expansion of the facilities of that office is made necessary because of increased business since the company added a full line of liability coverages a little more than a year ago.

Mr. Clarke has been associated with American Auto since 1928. He was formerly head of the accounting and underwriting departments in the New York branch office, and also served as resident supervisor for New Jersey and of Rhode Island. Recently he has been assistant manager in New York.

Bituminous Casualty on Air

Bituminous Casualty is now on the air sponsoring the Fulton Lewis, Jr., program each evening at 6 over Station WHBF, Rock Island, Ill. The station is one of the Mutual chain.

The script being used tells the story of casualty insurance, stressing capital stock insurance and the American agency system. The first broadcast was on Monday, Jan. 4.

Bureau Asks Producers for Ideas on Boiler

NEW YORK—Stressing two major objectives—simplification of the manual and improvement in the form of coverage—General Manager William Leslie of the National Bureau of Casualty & Surety Underwriters has written to three producers' organizations, soliciting further suggestions regarding the current overhauling of the steam boiler and machinery manual and forms of coverage.

In his letter to the National Association of Insurance Agents, National Association of Casualty & Surety Agents, and National Association of Insurance Brokers, Mr. Leslie referred to previous suggestions by producers and said that such of these as have not yet been acted upon are being studied by the special committee of the bureau charged with the revision job but that it seemed desirable at this time to solicit further suggestions, especially those that would help simplify the manual and improve form of coverage.

Heritage of Past

"It is our belief that much can be done in both these directions," he stated. "The present manual and present policy forms are heritages of the past. In many respects they have not kept pace with the developments that have taken place in other lines of casualty insurance. We believe the manual should be simplified so that it can be applied intelligently by the average producer and the coverage should be modernized and clarified in the interest of the insuring public."

"These things cannot be done by patchwork means. The most recent attempt to operate on the old manual in that manner has demonstrated that their accomplishment requires a major operation, approached from a viewpoint fresh to the boiler and machinery business, but tried and tested in other casualty lines. The results cannot be achieved overnight because the task is big and vitally important."

Van Winkle, 42 Year Veteran, Dies

Winant Van Winkle, vice-president of Commercial Casualty and Metropolitan Casualty, died at his home at Rutherford, N. J., after having suffered a heart attack at a meeting of the Fortnightly Club of Rutherford.

Mr. Van Winkle had been engaged in the casualty business about 42 years. He started with U. S. Casualty as assistant manager of the A. & H. department. In 1907 he went with Norwich & London Accident as assistant U. S. manager and in 1909 became general manager of Union National Accident. His connection with Commercial Casualty dated from 1913 when he became manager of its accident and health department.

Mr. Van Winkle was elected to the New Jersey senate in 1934 and was re-elected in 1937. He had also served as treasurer of Bergen county.

More Accidents Among Women

The Michigan Department of Labor and Industry reports an 82 percent rise in accident frequency among women workers as against a 21.9 percent rise for males during the six month period studied. The report terms this condition serious, in view of the necessity of drawing on women for future labor needs.

Charles D. Ashcroft, manager of the southwestern department of the Hartford Steam Boiler with headquarters in St. Louis, died of a heart ailment at Deaconess hospital in St. Louis. He was born in Springfield, Mass., and went to St. Louis 27 years ago. He is a former president of the New England Society of St. Louis.

Present Conditions Found Better for Insurance Men

Present conditions are better for insurance salesmen than those of a year or two ago when automobile, vacuum cleaner and other agents were competitors, Don L. Marquis, agency director of Plain Dealers Mutual Casualty, Chicago, said at the annual agency conference of that company. He announced an individual hospitalization contract in which there is a nine-month waiting period instead of six as before for diseases not common to both sexes, followed by a period of nine months in which only 50 percent is payable, with full benefits after 18 months. The contract contains a two year incontestable clause. Mr. Marquis reported many women have secured contracts, waited the full six months plus a few days or weeks, and then have had operations, so that they qualified for policy benefits.

New Policies Announced

Another new contract is lifetime health and accident, with \$2,500 principal sum and benefits from the first day for both accident and illness, to be sold in units of \$25 monthly indemnity up to a maximum of \$100 monthly. It will be written only in conjunction with life insurance in Central Life of Illinois, the associated company, with one application for both policies. Double indemnity is included. The A. & H. contract is cancellable at the end of any policy year.

E. H. O'Connor, executive director Insurance Economics Society, gave a talk, stressing the hazards of government encroachment in the insurance field through extension of social security and also pointing out that women now form a great class of prospects. They have proved good insurable risks. A great majority are unable to accumulate reserves and a small accident and health policy would bridge the gap, protecting their income. He emphasized that a third of the income tax returns last year were made by women, and with fewer consumer goods to buy they will be more susceptible to buying insurance.

MacArthur and Gordon Talk

Mr. Marquis presided and introduced President Alfred MacArthur and L. L. Johnson, vice-president of Central Life of Illinois. W. M. Johnson, vice-president and actuary of Central Life, was present.

H. R. Gordon, executive secretary Health & Accident Underwriters Conference, noted that accident insurance salesmen have not been doing a bad job, since there are now about 30,000,000 policies covering 25,000,000 policyholders, and with the allied coverages such as group A. & H., non-occupational accident and hospitalization there are about 50,000,000 wage earners who are covered. Mr. Johnson urged writing more income protection and not putting too much emphasis on hospitalization. He said the people are now income-conscious and will be more so as the March 15 tax period comes closer.

Mr. Marquis introduced Hank Schwab, Chicago agent who 3½ years ago was in a German concentration camp. He has been in this country about that length of time and for 2½ years in the insurance business at Chicago. Mr. Schwab has been a leading agent of Plain Dealers, and last year wrote over \$5,000 of A. & H. premiums in that company.

Producers Parley in New York

A meeting of representatives of the National Association of Insurance Agents, National Association of Casualty & Surety Agents and National Association of Insurance Brokers was held in New York Wednesday on a matter of common interest. Lew H. Webb of Chicago, president of the casualty agents organization, represented that group.

Travelers Premium Increase Biggest in History

HARTFORD—Preliminary annual figures of the Travelers companies indicate their biggest increase in history in premium income, most of it due to increased work in factories and construction of more war plant facilities. The biggest gains are in workmen's compensation, liability and group insurance. The total 1942 premiums came to \$234,600,000, up \$26,500,000 from 1941.

The Travelers Insurance Company total was \$197,100,000; Travelers Indemnity, \$18,500,000; Travelers Fire, \$18,200,000; Charter Oak Fire, \$700,000.

Travelers' new paid for life insurance reached an all-time high of \$1,323,700,000, up 27 percent from \$1,043,500,000 in 1941. Ordinary production was \$563,000,000; group additions \$760,700,000.

Information to Insurers Is Being Restricted

Although the War Department will soon take action to reduce drastically the flow of insurance information outside the United States, this will not be sufficient unless greater care is taken in the dissemination and safekeeping of vital information within the United States, according to a circular from the office of secretary of war that is signed by G. C. Marshall, chief of staff, and Gen. R. H. Dunlop, acting for the adjutant general.

All concerned, the circular states, should appreciate the potential value of insurance as a source of detailed and current information. "Our enemies are adept at utilizing this source for intelligence purposes and over a period of time have, by devious and ingenious commercial transactions, infiltrated the world insurance structure."

Those to whom the circular is addressed are instructed to bring the matter to the attention of private organizations engaged in war work. Management should give to insurers only such information as is essential and should see to it that this information is kept in a safe manner. Each insurer will be required to designate its representative, to whom such information will be given and will undertake that the information will not be given to any other insurer or organization without the prior approval of the contractor or the Army representative in charge. More emphasis will be placed on security when selecting an insurer and security will never be sacrificed for cost.

California Ruling on Reports Under Hill and Similar Plans

SAN FRANCISCO — Commissioner Caminetti has notified companies writing liability and compensation insurance that risks written under the war department rating plan and similar plans, including the California defense plan, must be listed separately from standard risks in schedule P of the annual statement.

The announcement states that this will be required because rates under these plans are computed so differently from standard methods that it is possible that the statutory reserves figured under schedule P may be inadequate. The commissioner has ruled that these reserves must not be less than those determined by statutory formulas under schedule P, nor the determined and estimated unpaid claims and also, in case of liability insurance not less than \$750 for each outstanding suit.

Evidently lots of insurance folks around the U. S. seem to feel this Beveridge stuff is more like bitter medicine than a soft drink.

WORKMEN'S COMPENSATION

Deadlock on Proposals for Benefits in Michigan

LANSING, MICH. — Legislative consideration of proposed liberalization of the Michigan compensation law may be delayed for a time. Industrial representatives on the commission, Albert E. Meder, attorney, Michigan Manufacturers Association, and Stephen H. Dunn, Grand Rapids Employers Association, are understood to have balked at a proposal that the maximum compensation rate be raised from \$18 to \$26 weekly. The labor representatives, August Scholle, C.I.O. council chairman, and John Reid, secretary of the Michigan Federation of Labor, are said to be holding out for the \$26 maximum.

John W. Gibson, chairman state department of labor and industry, a member of the commission, indicated that agreement had been reached on other recommendations. Both Governor Kelly and former Governor Van Wagoner recommended a liberalization of the law.

Governor Kelly has received recommendations from the department of labor and industry, agency administering the workmen's compensation act, which include the creation of a small appeals board whose members would be named for long, staggered terms; substitution of the direct payment plan for the agreement system; financing of administration costs by an assessment on insurance premiums; simplification of reports on compensable cases; broadening of the law to make it all-inclusive and compulsory on all employers; liberalization of benefits with unlimited medical care and free appliances such as artificial limbs; extension over a longer period of benefits in death and total, permanent disability cases, and establishment of second injury and rehabilitation funds.

It is suggested that the department be unified and be given complete control of the state accident fund, now operated as a quasi-governmental agency.

Insect Bite Is Accident

The New Jersey supreme court has held that death resulting from an infection following an insect bite is death by accident within the meaning of the New Jersey workmen's compensation law. The decision upheld a compensation award of \$11,000 to the widow and infant son of A. J. Cirelli, a lifeguard, who died several weeks after being bitten by a greenheaded fly while on duty. The town of North Wildwood, the employer, argued that an insect bite could not be construed legally as an accident. The town is a self-insurer.

The Little Gem Life Chart will give you the "dope" on more than 160 life companies and their contracts. \$2.50 from National Underwriter.

War Industries Favored in Massachusetts Reductions

BOSTON — Under the 7½ percent over-all reduction in workmen's compensation rates approved by the Massachusetts commissioner and effective Dec. 1, war industries are particularly favored. Rates for arms manufacturing, N.O.C., drop from \$1.26 to \$1.04 per \$100 of payroll and small arms rates from 97 to 91 cents. The rate for projectile or shell manufacturing is reduced from \$1.16 to \$1.04.

The rate for textiles, bleaching, dyeing and mercerizing, however, is increased from \$1.87 to \$2.07. Rates for spinning and weaving, both cotton and wool, were reduced. Reductions affect 529 classes, and the increases, averaging less than 5 percent, will apply to only 66 classifications. It is estimated the reductions will decrease the workmen's compensation premiums in Massachusetts by \$800,000 a year.

Dewey Advocates N. Y. Compensation Law Changes

NEW YORK — Governor Dewey in his inaugural message to the legislature, advocated a revision of the workmen's compensation statutes, which he asserted "must be integrated and broadened to provide increased service, including medical protection for the health of our people."

More Favorable Industrial Accident Trend Noted

OMAHA — Roy L. Davis, Chicago manager Association of Casualty & Surety Executives, spoke at the Industrial Safety Forum here, representing the National Conservation Bureau. The meeting was one of a series sponsored by the Omaha Safety Council, of which Irving R. Zerzan, Omaha Insurance Agency, is president.

Mr. Davis summarized factors involved in industrial accidents. Although the industrial accident toll is still very grave, the trend is toward the conquest of this threat to our war production program. In 1941 when the national defense program got under way, industrial accidents were 30 percent higher than in 1940, although industrial employment increased only 17 percent. However, by the late summer of 1942, the situation had been improved to such an extent that the increase in accidents was actually less than the increase in employment.

Prepare Minnesota O. D. Bill

ST. PAUL — An occupational disease bill, drafted for presentation in the Minnesota legislature, has been submitted to representatives of insurance companies, who see nothing objection-

able in it. The bill is the result of a study of occupational diseases made since the last session by an interim committee of the legislature. In his message to the legislature Governor Stassen recommended the broadening of occupational disease coverage. This was his only reference to insurance in his recommendations to the legislature.

The bill defines an occupational disease "as one peculiar to the occupation in which the employee is engaged and due to causes in excess of ordinary hazards of employment. The ordinary diseases of life to which the general public is exposed outside of employment are not compensable."

The attitude of employers toward this bill may be discussed at the January meeting of the Insurance Buyers Association of Minnesota, when a representative of the Minnesota Employers Association will speak.

"Premium Discount" Out in Mass.

BOSTON — Commissioner Harrington has withdrawn his approval of the "premium discount rule" under which stock companies' premiums for workmen's compensation insurance in Massachusetts have been subject to a discount of 11.4 percent on that portion of the premium in excess of \$5,000.

Under the rule producers' commissions

on large compensation risks were graded so that the margin between stock and mutual net costs on large risks was reduced. The rule has been in effect since 1936.

New York Probe Continues

NEW YORK — In full sympathy with the appointment by former Governor Lehman of former Justice W. F. Bleakley as Moreland act commissioner to investigate alleged abuses in the administration of the workmen's compensation law, Governor Dewey has reappointed Bleakley to the post. The investigation is expected to consume six months before its completion.

Would Suspend Mass. Compulsory

BOSTON — Because of the war and new restrictions on motoring, Representative Iris of Brockton has filed a bill in the Massachusetts legislature calling for suspension of the Massachusetts compulsory automobile liability insurance act for the duration. The bill also would make inoperative the law providing for the suspension of licenses issued to persons who do not satisfy judgments in motor vehicle accident cases involving bodily injuries.



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CHANGES IN CASUALTY FIELD

Travelers Names J. R. Henry Surety Manager in N. Y. C.

James R. Henry, assistant manager of fidelity and surety lines at the Chicago branch office of Travelers, has been made manager of those lines at the Travelers' 55 John Street office, New York City, to replace Milton L. Perry, resigned. Before joining Travelers Mr. Henry was for many years connected with Maryland Casualty in Chicago and St. Louis in fidelity and surety lines. At one time he was manager for Massachusetts Bonding in Detroit and also served as executive representative of Globe Indemnity at its headquarters in New York City.

McClung Smith, assistant manager for fidelity and surety lines at the Kansas City branch office, has been promoted to the assistant manager of those lines in Chicago, succeeding Mr. Henry. Mr. Smith was 17 years in Chicago with W. A. Alexander & Co. before joining Travelers.

Raymond Johnston, field assistant of casualty lines at Chicago, replaces Mr. Smith at Kansas City.

Mr. Johnston already has assumed his new duties. Mr. Smith will go to Chicago Jan. 15, and Mr. Henry to New York Feb. 1.

F. E. Runey Eagle Manager in Chicago

NEW YORK—Coincident with the establishment by Eagle Indemnity of an office in the Insurance Exchange building, Chicago, an announcement is made of the appointment of Frank E. Runey as its manager. The office is equipped to furnish complete service for all casualty and surety lines, including that of boiler and machinery.



F. E. Runey

A native of Boston and a graduate of Boston University, College of Business Administration, Mr. Runey's first business connection was the investment banking house of Lee Higginson & Co. of Boston, where he served as statistician and general utility man for several years. In 1932 he entered the insurance field as a claim adjuster, in which capacity he traveled a number of middle western states. Since 1937 he has been associated with Eagle Indemnity and Royal Indemnity, developing business in the eastern territory. By virtue of his close contact with agents Mr. Runey appreciated their interest in educational affairs, and for the benefit of local representatives throughout northern New Jersey recently conducted a

lecture course on the "Interpretation of Casualty and Surety Coverages."

Lewis in Boston for New Amsterdam

Arthur J. Lewis has been appointed manager of the New England branch of New Amsterdam Casualty at Boston, taking the place of the late David

A. Polson, who lost his life in the Coconut Grove Night Club fire in Boston.

Mr. Lewis has been in the insurance business 26 years. For the past 11 years he has been with the Boston general agency of Boit, Dalton & Church and for six years has been manager of its casualty and aviation department. Prior to that he was with Aetna Casualty in Boston for 15 years, serving in various capacities. He is a director of the Insurance Society of Massachusetts.

Bechtold with Colonial

Jack M. Bechtold, well known casualty underwriter of San Francisco, re-

cently with New York General Agencies, Inc., in that city, has joined the northern California department office of Colonial, compensation carrier of which James M. Russell is vice-president and James McNabb, Los Angeles, president.

The Insurance Holding Company, of which Mr. Russell is president, has changed its name to McNabb General Agency.

Hott Is Dayton Manager

Charles R. Hott, who has been serving as resident adjuster for the Buckeye Union companies in southeastern Ohio, has been transferred to Dayton,

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Large middle-Western Agency desires experienced compensation and liability underwriter for Department Manager. Attractive salary and rapid advancement. No travelling. Must be thirty-eight years old, or married with children. Give full information and salary desired. All replies confidential. Write Box R-3, The National Underwriter, 175 W. Jackson Blvd., Chicago, Ill.

to succeed J. Paul Benton, branch manager, who has resigned to become associated with a law firm.

Heaton to Pa. Casualty Post

Eugene Heaton, who is secretary of Calvert Fire and secretary of Commercial Credit Company, has now been elected secretary of Pennsylvania Casualty as well. Commercial Credit is now the owner of Pennsylvania Casualty.

Christian Goes to Texas

A. A. Christian, field assistant fidelity and surety lines of Travelers in San Francisco, has been appointed assistant manager of those lines for the Dallas and Houston branch offices, with headquarters in Dallas.

E. A. Nix, acting cashier, has been put in charge of the cashier's department in the Indianapolis branch of Travelers. F. L. Westgate, assistant cashier, has been called for military service.

Headquarters of Jerry J. Costello, field assistant lines of Travelers Detroit branch office, have been changed to Saginaw, Mich.

PERSONALS

James A. Burbank, superintendent of the engineering department of Travelers, spoke on industrial safety and health before the First Service Command Conference in Boston, his topic being "Basic Requirements of an Industrial Safety Program."

Harold Pripps, associate manager of Fidelity & Deposit in Milwaukee, is observing his silver anniversary with the company this month. He started as office manager there in January, 1918, and the following year became a special representative, traveling Wisconsin. He became associate manager five years ago, under H. H. Thomas, manager, and W. M. Wolff, resident vice-president.

He is now president of the Milwaukee Surety Underwriters Association and also has served as secretary and in other capacities. In appreciation of his service to the organization, the surety association made its luncheon meeting Friday a "Harold Pripps anniversary meeting."

Frank J. Durham, head of the W. W. Durham & Co. agency of Chicago, appeared Monday at a hearing before the Illinois Commerce Commission in connection with the Chicago traction unification plan. He was appearing as president of the Citizens Transportation

Association, this consisting of a group of individuals owning securities of the Chicago Surface Lines. Mr. Durham expressed opposition to the proposed unification plan and charged that Mayor Kelly is responsible for failure to bring about a settlement of the traction problem.

H. W. Heinrich, assistant superintendent of Travelers engineering and inspection division, celebrated his 30th anniversary with the organization. Before going with Travelers in 1913, he had had wide engineering experience. He spent five years at sea as a marine engineer and following that he was engaged in railroad locomotive repair work.

W. O. Schilling, Jr., son of the U.S. F.&G. manager at Chicago and formerly connected with that company, recently was advanced to lieutenant in the army assigned to the headquarters at Fort McClellan, Ala., and is to be married there Jan. 30 to Miss Lorraine Olman of Milwaukee. She is the daughter of a Beaver Dam, Wis., couple and met her fiancé at University of Wisconsin. Lieutenant Schilling visited his parents in December but his leave expired Dec. 22. He enlisted in the army two years ago and won a second lieutenant's commission in September.

James C. Smith, secretary of Travelers Indemnity in charge of the bonding department, was at the Chicago office several days last week.

William H. Edwards, 66, famous Princeton football star of the 1890s and for a number of years a fidelity and surety agent in New York City, died at the Post Graduate Hospital there. He was long prominent in athletic circles and subsequently in metropolitan politics.

Arbitration Helps Public Relations

(CONTINUED FROM PAGE 15)

ing arbitration in New York, to President Justice Bissell for his tireless work in persuading litigants' attorneys to submit cases for arbitration and also to the members of the bar who have agreed to arbitrate casualty matters and who have served as arbitrators.

The advantages of arbitration show up strikingly in wartime, when there is the utmost need to conserve time and energy, said Mr. Van Schaick. Men off to the front should have the satisfaction of promptly cleaning up the existing claims. Men shifting from industry to industry should have no law suits to call them back. Injured men should be put back into the production line as soon as possible.

Backed by Associations

Claims arbitration service in the six cities will operate on the same basis as in New York City. Companies affiliated with the Association of Casualty & Surety Executives and with the American Mutual Alliance have agreed to send casualty cases to these new tribunals and the American Arbitration Association will undertake to obtain consents and conduct arbitration immediately after these are obtained. Members of the bar will serve as arbitrators.

In his response, Mr. Pink, like Mr. Mungall, stressed the public relations angle, saying that arbitration brings the policyholders closer to the companies and makes it clear that the great industry of insurance is not bent on evading its contracts but wants to give the public everything it is entitled to. He suggested that all policies contain a provision that any case up to \$5,000 should be arbitrated. If the insured could see this provision right in the policy he would feel more receptive to the idea, Mr. Pink said.

Judge Bissell praised the work of Superintendent Pink and expressed the hope that the insurance commissioners in the states where the new offices are being opened would be similarly helpful



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GOING
TO SUE
ME"**

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WHEN TOLD ABOUT THE DANGERS OF THE SO-CALLED
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AGAINST OWNERS OF BUILDINGS IN WHICH LIQUOR IS
SERVED, AND ALSO THE TAVERN KEEPER SINCE THIS DRASTIC
LAW BECAME EFFECTIVE—YEAR 1934**

SUITS FILED IN THE STATE OF ILLINOIS	
\$100,000 or Over.....	More than 50
50,000 or Over.....	More than 150
25,000 or Over.....	More than 175
10,000 or Over.....	More than 250
Less than \$10,000.....	More than 150

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in promoting arbitration. As far as getting the cooperation of the lawyers and judges is concerned, he said that though a good many lawyers feared that arbitration would cut the volume of legal business this has not proved to be true and as far as the courts are concerned there is no lack of cases for the bench to handle.

English Hesitate to Voice Negative Opinions

(CONTINUED FROM PAGE 15)

England as previously each problem had been dealt with separately with little or no reference to allied problems.

Many Points of Discussion

The attempts in the Beveridge plan to develop closer coordination between various social coverages presents many points of discussion, such as the recommendation that for the first 13 weeks disability due to industrial accident or disease would come under the health insurance while after that period workmen's compensation benefit would apply.

The main criticisms voiced in the report of the present social insurance plans are limitations of medical service and the lack of provisions for cash benefits for maternity and funerals as well as defects in providing workmen's compensation. The report also condemns the complex administration of the various services which overlap, thus increasing the cost. The extension of coverage to independent workers and those not under the compulsory plan is urged.

Sectional Interests Eliminated

The Beveridge plan seeks to eliminate consideration of sectional interests which obviously would be easier to do than in the United States. The proposals to eliminate state control of unemployment insurance in this country are bound to create controversy if pressed.

Beveridge explicitly points out that the objective should be to provide minimum benefits and that the plan "should leave room and encouragement for voluntary action by each individual to provide more than that minimum for himself and his family."

"Attack Upon Want"

Social insurance is defined as "an attack upon want" and the report recognizes that providing income security is only one of five factors, the others being disease, ignorance, squalor and idleness. The report points to surveys which indicate that from three-quarters to five-sixths of want, varying according to the standard applied, is due to the interruption or loss of earning power, the balance being due to "failure to relate income during earning to size of family."

To insurance men who are familiar with the practical administration of insurance plans, especially in the payment of claims, one of the most vulnerable points in social insurance plans is the difficulty in checking malingers. The Beveridge report recognizes this difficulty through several provisions. Independent workers (not employed by others) do not receive disability benefits during the first 13 weeks of disability, while those not gainfully employed do not receive any disability benefits. Although unemployment benefits continue without a means test as long as unemployment lasts, payment after a certain period is contingent upon attendance at a work or training center.

Change in Principle

The principles involved in the Beveridge plan are more important than the specific benefits provided. For example, it is pointed out that when state insurance was inaugurated, it was felt that compulsory should be like voluntary insurance in adjusting premiums to risks. It claims that this principle should no longer be applied except

where "separation of risks serves a social purpose" such as "in order to give a stimulus for avoidance of danger, as in the case of industrial accident and disease."

The report recognizes that "strong arguments can be advanced on each side by reasonable men" on this principle of pooling risks, although it holds that public opinion favors that "none should claim to pay less because he is healthier or has more regular employment" when insurance is compulsory.

Bond Producers Organization

(CONTINUED FROM PAGE 15)

jected, he said, "to protect us, in the hope that we will be able to curtail the practice of consistent reduction in agents commissions which will ultimately ruin our insurance business."

According to Mr. Hayes, the surety producers are so much in the minority in the N. A. I. A. that on every occasion when a reduction is to be made, "it seems to be their idea to let us take the rap." If in the future it appears desirable to have this surety group associate with the N. A. I. A., it would

be on the understanding that all matters of rates and commissions would be referred to a committee composed of the bond producers group.

Mr. Hayes mentioned that the races will be going on in New Orleans at the time of the meeting. No company men or N. A. I. A. representatives will be present, he declared.

How Accident-Health Men Can Offset Effects of War

(CONTINUED FROM PAGE 16)

on brokerage business, said he feels greatly encouraged in regard to the outlook for this year as a result of a comparison with conditions during the former war. A production chart has been kept in his department ever since the department was established in 1913. In 1917, production dropped 36 percent. In 1942 the reduction in business placed with its leading company was only 10 percent and the department as a whole was ahead of the previous year. Lapses were in an exactly inverse ratio, 10 percent in 1942 as against 36 percent. He attributed this to the fact that buyer acceptance has increased immeasurably as a result of the better understanding and better advertising of the business on the

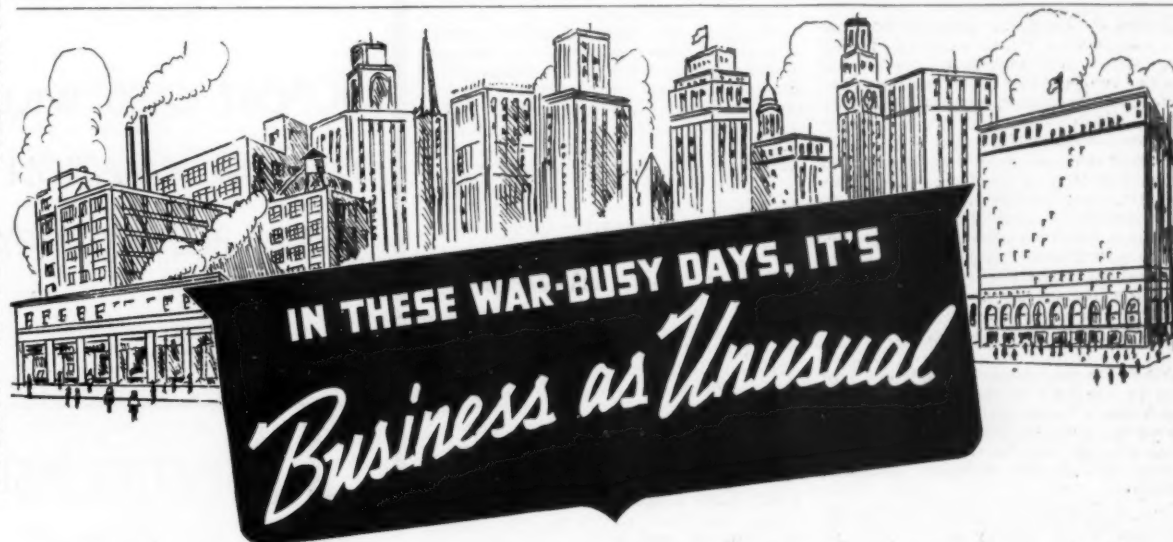
part of all concerned, both companies and agents.

It is necessary to give the average broker something to spur him on. He has used over-age coverage to good advantage. He doesn't like hospitalization insurance himself but if the public wants it, he sells it. If a broker is able to make a sale on some of these lines, he will naturally think of the agency in placing the more conventional business.

The same idea can be applied in dealing with full time agents, he said. "Give them a new approach, a new dress for the oldest thing you have, and they'll go out and sell it."

More Resourcefulness Required

R. W. Allison, general agent of Monarch Life, brought out the fact that war conditions have placed an increasing demand on the resourcefulness of salesmen. They can't make as many interviews as they did formerly, so that it is necessary for them to find out in advance more information about the prospect and whether he can qualify. Heretofore, if an agent went through with his interview and then found that the prospect couldn't qualify, it didn't matter so much, but now he can't afford to waste any of his interviews. As a result, men are increasing their ability. The ones who couldn't adjust them-



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selves to the changed conditions have passed out and the ones that are left are good.

He cited the case of one agent who in pre-war days had about 12 interviews a week with an average interview value of \$4.56. Today he has only seven or eight, but the average value of each interview has increased to \$9. One man who formerly lived in the suburbs and used his car every time he left the house now has moved into Chicago and used his car for only three calls in December, but nevertheless had a record month in production.

Change Tactics at Rate Hearings

(CONTINUED FROM PAGE 1)

fall of that year or the next year we had received similar inquiry from Wisconsin, we would have been able to answer its inquiry without making an investigation." This avoids duplication of work and enables settlement of problems in a much shorter time.

Extension of the protection afforded the public under an insurance form was shown in one subject of Mr. Hobbs' testimony. In the east agents and brokers started to attach a clause to all fire policies making the companies liable for loss caused directly or indirectly by acts of destruction by duly constituted civil authorities where such acts were for the purpose of retarding conflagration. The practice spread generally throughout the Atlantic coast region and into the southern states. Shortly thereafter there came a demand from policyholders and agents and brokers that a similar clause be attached to fire policies in the midwest. In response to requests the Western Actuarial Bureau developed a schedule which was broader than that in effect in the east, referring to "fire" rather than to "conflagration." There is no charge for this clause.

Supplemental Contract Develops

After the supplemental contract had been in use two or three years agents and brokers made rather strong representations that it did not meet their needs nor the needs of the public, Mr. Hobbs said. As is usually the case with something new of this kind, many "bugs" appeared in the contract as a result of field experience. It was to rectify these that the extended coverage endorsement was prepared and recommended by the Western Actuarial Bureau. It was a broadening of the supplemental contract. The extended coverage endorsement varies somewhat from state to state, and during its development and adoption it came up for discussion with many persons and groups.

One rule, Mr. Hobbs explained, made uniform the application of the term rule to existing rates. There had been, he said, a manipulation of the premium charges, depending upon whether or not the term multiple was applied before or after the application of coinsurance credit. The rule recommended to put all agents on a comparable basis went into the rule books in the respective state and had to be approved by the insurance departments of those states. The rule did not affect the published rates in any way. It simply affected the application of the rates.

When the Wisconsin insurance department ruled that certain items written by the inland marine insurers constituted fire items, then those items of coverage came under the rate law. This made the fire insurance rating bureau in Wisconsin responsible for rate filings, auditing of policies, etc. The inland marine underwriters felt that they should have representation on the Wisconsin Managing Committee, which manages the Wisconsin Rating Bureau, and as secretary of the Wisconsin Managing Committee Mr. Hobbs asked members of the Subscribers Actuarial Committee what they thought about representation of inland marine underwriters on that committee.

The variety of subjects that come up

for treatment by the Western Actuarial Bureau is practically endless; Sprinklered department stores, broad form; saw mill rates, treatment of individual risks; vandalism and malicious mischief, a new type of floater to cover rural electric lines, coverage of whisky stocks, following the end of prohibition, etc. Information on these subjects was sought wherever personnel of the bureau thought they could get advice and suggestions. One of these sources, of course, was the Subscribers Actuarial Committee. Other sources were state inspection bureaus, the Harvard school of business and so on.

Goltra Named Manager and Kennedy Chief Underwriter

C. N. Goltra has been appointed manager of the accident and health department in the Insurance Exchange branch of Continental Casualty at Chicago, and J. P. Kennedy becomes superintendent of underwriting in the commercial accident and health and non-can department in the branch.

Mr. Goltra for the last two years has been special representative of the home office in charge of Michigan health and accident business. Previously he was in another business for himself. He is a graduate of Northwestern University school of commerce.

Mr. Kennedy resigned as supervisor of accident and health in the Chicago branch of Occidental Life of California. He has had 15 years' experience, six years with R. W. Hyman & Co., Chicago general agent of Continental Casualty, six years as underwriter of commercial accident and health in the Continental Casualty branch at Chicago, and three years as A. & H. supervisor of the Chicago branch of Commercial Casualty.

Empire Advances Cummings

J. I. Cummings, formerly agency manager of the industrial and commercial departments of Empire Life & Accident, Indianapolis, has been elected vice-president and director in charge of these departments. Mr. Cummings joined the company in 1937 as home office agency division manager.

Twin City Club Election

MINNEAPOLIS — At its annual meeting the Twin City Accident & Health Club elected as president, A. Herbert Nelson, Travelers; first vice-president, V. C. McCollum, Massachusetts Protective; second vice-president, Harvey Thompson, Washington National; third, B. E. Scott, Continental Casualty; treasurer, H. W. Maginnis,

Progressive; secretary, John Symanitz, Interstate Business Men's.

Funeral services were held at Minneapolis Jan. 12 for H. H. Schoepp, general counsel and assistant secretary of St. Paul-Mercury Indemnity. He died Jan. 19 at the age of 47, slightly more than a year after his wife's passing. Mr. Schoepp was born at Alma, Wis. He attended the St. Paul College of Law and for a time practiced at Minneapolis. He joined St. Paul-Mercury in 1929.

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COMPANIES

Extra Dividend for Associated

Associated Insurance Fund, holding corporation of Associated Fire & Marine and Associated Indemnity, has declared an extra dividend of 10 cents a share in addition to the regular 15 cents per share paid semi-annually.

Amalgamated Life & Health—Assets, \$542,912; Inc., \$81,214; loss res., \$18,700; capital, \$200,000; surplus, \$322,609; Inc., \$81,108. Experience:

Net Prems. Losses Pd.
Group A. & H. \$ 133,909 \$ 89,679

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ANCHOR CASUALTY COMPANY

SAINT PAUL
MINNESOTA

FINANCIAL STATEMENT AS OF DECEMBER 31, 1941

ASSETS

Stocks and Bonds.....	\$2,345,238.38
Bonds	\$1,693,881.38
Stocks	651,357.00
F. H. A. Mortgages.....	129,661.21
Cash in Banks and Office.....	297,695.08
Premiums in Course of Collection (Not over 90 days).....	357,422.48
Accrued Interest on Bonds.....	15,958.68
TOTAL ADMITTED ASSETS..	\$3,145,975.83

Securities at Market Values

LIABILITIES

Reserves for:	
Claims	\$1,012,137.02
Unearned	
Premiums	933,016.25
Commissions	74,901.50
Tax Reserve	85,000.00
Other Liabilities	38,943.21
Contingent	
Reserve	\$ 151,977.85
Capital	400,000.00
Surplus	450,000.00
Surplus to Policyholders.....	1,001,977.85
TOTAL	\$3,145,975.83



INSURANCE NEWS BY SECTIONS

MIDDLE WESTERN STATES

Hickey to Be Reelected Head of St. Louis Board

ST. LOUIS—K. Myron Hickey, treasurer Mercantile Insurance Agency Company, has been nominated for reelection as president of the Insurance Board of St. Louis and apparently will be unopposed at the annual meeting Jan. 19.

Other nominations of the Class 1 members committee are: For reelection as vice-president, J. Garneau Weld, Charles L. Crane Agency Company; for reelection as treasurer, Oden D. Prowell, Geo. D. Capen & Co., and for secretary, Orren D. Evans, Standard Underwriters Agency.

For Class 1 members of the executive committee, in addition to the officers, the nominees are: Harvey P. Bayer, F. H. Kreismann agency; L. E. Bright, Lawton-Byrne-Bruner; John J. O'Toole, F. D. Hirschberg & Co., and L. H. Trout, General Insurers.

The Class 2 members have nominated for their four places on the executive committee: E. J. Boyce, C. E. Drozda, W. H. Finke and Al. G. Kuehner. The registered brokers have selected L. F. Barrows, F. J. Bush, Jr., E. C. Foote, and J. F. O'Boyle.

Bryant Is President, Muller Takes New Post at Peoria

PEORIA, ILL.—W. W. Muller was elected to the newly-created office of corresponding secretary; C. A. Bryant and T. M. Heimeshoff were reelected president and secretary-treasurer, respectively, and R. F. Peters vice-president, at the annual meeting of the Peoria Board of Fire & Casualty Underwriters.

President Bryant at the February meeting will name two members, who with the officers will serve on the board, and will complete committee appointments.

The second January meeting will be eliminated to permit members to participate in the fire prevention meeting scheduled at Peoria Jan. 20-21.

K. C. Starts Fire Course Jan. 26

The educational committee of the Insurance Agents Association of Kansas City will inaugurate its fire insurance course, the third in the National association's educational program, on Jan. 26. Two-hour classes will be held each Tuesday night for 10 weeks. Julius Koenigsdorf is chairman of the educational committee.

Agents on Ohio House Committee

The Ohio house has selected on its insurance committee: J. H. Asmann, Cincinnati, chairman; D. M. Hickson, Lancaster; J. Frank McClure, Loudonville; J. C. Nailor, Columbus; J. C. Neer, Urbana; J. S. Ogan, Ottawa; F. H. Pierce, Collins; H. E. Schwall, Wauseon; S. F. Shaw, Columbus; T. R. Stevens, Dayton; J. H. Cantwell, Youngstown; J. W. Kovach, Cleveland; M. P. O'Brien, Cleveland.

Messrs. Asmann, Hickson, McClure, Neer, Ogan, Schwall and Cantwell are insurance men.

Field Men Hutchinson Speakers

HUTCHINSON, KAN.—Discussion leaders for the next five meetings of the insurance course sponsored jointly by the Hutchinson Insurance Women and Hutchinson Association of Insurance Agents have been arranged by Carl E. Smith, chairman of the educational

committee. Cecil C. McGee, state agent National Fire, will speak on "Other Collateral Fire Insurance Contracts" Jan. 12; Walter Scott, Jr., special agent Home, on "Reporting Forms of Property Insurance" Jan. 19; O. D. Butcher, special agent Hartford, "Consequential Loss Contracts," Jan. 26; C. J. Wintrol, state agent Royal-Liverpool, on "Business Interruption Insurance," Feb. 2, and George E. Freese, state agent St. Paul F. & M., on "Regulations Applicable to Fire Insurance and Allied Lines," Feb. 9.

Protect Service Men's Business

LINCOLN, NEB.—The Lincoln Association of Insurance Agents has adopted a resolution pledging the members not to raid the business of any agency where the head or managing officer is in the service.

In addressing the association Insurance Director Fraizer said that if the state association decides to present an agents' qualification bill to the legislature, the department would give its backing. He believes, however, that the attention of the lawmakers will be centered largely on legislation providing for state cooperation with the federal government in war measures. He said the use of the general powers he now has enabled him in the past two years to clean up some of the undesirable conditions in licensing of agents.

Printing Plant, School Unit Burn

The Perry Printing Co. plant at Flint, Mich., burned with almost total loss to building and contents. There was \$60,000 insurance on contents and \$32,000 on buildings. There will be a small salvage of machinery.

Taylor Hall at Baker University, Baldwin, Kans., which housed the gymnasium, swimming pool, home economics department and central heating plant, was destroyed by fire of undetermined origin with loss of more than \$125,000.

Opposition to Michigan Merger

LANSING, MICH.—There is a strong undercurrent of opposition to Governor Kelly's proposal that the Michigan insurance department be consolidated with the banking department and four other agencies under a single head. Insurance men generally appear to disfavor the plan, the experience of some other states with such cumbersome super-departments being cited as sufficient reason why Michigan should not adopt the plan.

Name Michigan Senate Group

LANSING, MICH.—J. B. Smith, Alma, has been named chairman of the Michigan senate's insurance committee. Other members are: Audley Rawson, Cass City; Jerry Logie, Bay City; J. A. Baldwin, Albion; Earl Munshaw, Grand Rapids; C. F. DeLano, Kalamazoo, and Stanley Nowak, Detroit.

Newton Board Hears Forney

I. C. Forney, manager of the insurance department of the Newton Finance & Investment Co., addressed the Newton (Kan.) Insurance Board on "Comparison of the Fire Contract and War Damage Coverage." The annual meeting has been set for April 3.

Commissioner Johnson Speaks

MINNEAPOLIS—Legislation and regulation of insurance were discussed by Commissioner Johnson of Minnesota in addressing the luncheon meeting of the Insurance Club of Minneapolis. He grouped insurance legislation under

three heads: restrictive, progressive and corrective legislation. He referred to the recent court decision against him in the action brought by Lloyds of Minneapolis involving rulings issued last summer on fictitious automobile fleet policies, but did not say what his next step would be in his effort to stamp out fictitious fleet writing.

Celebrates 50th Anniversary

DES MOINES—Farmers Mutual Hail of Des Moines will hold its 50th annual meeting Jan. 14. W. A. Rutledge, 81, secretary since organization will be unable to attend because of illness.

Tax Expert Speaks in Toledo

TOLEDO—Robert L. Floyd, tax expert, spoke to the Toledo Association of Insurance Agents. Officers will be elected Jan. 26.

NEWS BRIEFS

Arnold F. Falk of the Meade Investment Co., Topeka, has become a civil service employee at the Topeka air base. He formerly worked for the Santa Fe railroad. C. J. Smith of the Meade agency is servicing his business.

The Insurance Women's Club of Milwaukee is sponsoring an educational course along the line of the program prepared by the National Association of Insurance Agents. An eight-week course on inland marine is being conducted. It will be followed by another on agency management.

The Raymond & Raymond agency of Detroit are moving their quarters from the Free Press building to 1636 Penobscot building since the Navy has taken over their former space.

Insurance men appointed on the fire prevention committee of the Omaha Safety Council are: Joseph O'Donovan, National Security Fire; Glenn Cavanaugh, Cavanaugh General Agency; Thomas Bryan, Omaha Insurance Exchange, and Sam Rees, Foster-Barker Company.

A. J. Douglas, secretary-treasurer of the Regier Agency, Newton, Kan., is in Red Cross service.

Having completed its first educational course with an examination Jan. 11, the Minneapolis Insurance Women's Association at its meeting Jan. 18 will consider starting a second course.

C. D. Palmer has been elected president of the Frank E. Kirkpatrick Insurance Company, Columbus, O., to succeed the late Frank E. Kirkpatrick. He

Starts Eighth Term



C. J. MONTGOMERY

C. J. Montgomery was reelected for his eighth term as president of the Rock Island (Ill.) Association of Insurance Agents at the annual meeting and all other officers were retained. W. C. Maucker is vice-president and Miss Helen M. Stombs is secretary-treasurer, serving for her ninth term. E. A. Schumacher of Decatur, state agent of Union of Indiana, was the principal speaker. T. H. Ellis reported on the Victory bond drive in December.

has been vice-president. Mrs. Kirkpatrick will continue as secretary.

Ralph B. Innis, local agent, spoke on "Insurance in the Future" at the monthly dinner meeting of the Association of Insurance Women of Kansas City.

The Mutual Insurance Field Club of Ohio will hold its annual meeting Feb. 8.

The Fort Wayne Chamber of Commerce's fire prevention committee is sponsoring an inspection of the city Jan. 27-28. George W. Fishing, local agent, has been renamed committee chairman.

Insurance Superintendent Lloyd will speak to the Insurance Women of Cleveland on Jan. 14.

American Mutual Reinsurance of Chicago has been licensed in Ohio.

EASTERN STATES ACTIVITIES

Favor Copying New N. Y. Policy in N. J., Bar Finds

The weight of opinion is that the New Jersey legislature should take action as early as possible to adopt the new form of fire policy that is to be introduced in New York state July 1, according to Edward Gaulkin, chairman of the insurance committee who reported at the midwinter meeting of the New Jersey State Bar Association in Newark. Mr. Gaulkin recalled that after the New York legislature enacted the new policy, Commissioner Agger requested the New Jersey bar to look into the advisability of revising the New Jersey policy.

Mr. Gaulkin wrote to many insurance

companies, agents, adjusters, insurance lawyers and large property owners. The committee found there was much more public interest in the problem that it had expected to find. The insurance people have almost unanimously taken the position that the time has come for revision of the New Jersey policy, he said.

With but few exceptions, all the replies are in favor of the adoption of the New York form without change for the sake of uniformity even though in some respects the new New York form is not an ideal policy.

The majority favor immediate adoption of the New York form with a proviso that it shall not go into effect for a period of several months or a year after the legislation is passed. Some urge that action be withheld until it is definitely settled in New York whether or not there will be any amendments this year. However, most observers feel that the action should be taken as early

as possible. Most of those replying stated that New Jersey should retain the provision which requires demand in writing by the insurer for proof of loss.

Syracuse Hotel Fire Investigation Is Proceeding

SYRACUSE, N. Y.—Investigation of the cause of the fire which resulted in the burning of the famous Empire Hotel in Syracuse is still proceeding. The building, nearly 100 years old, together with 11 stores and a bus terminal, in the heart of Syracuse, was completely burned out.

Demolition of the ruins is proceeding slowly because seven bodies are believed to be buried under the debris. So far only one body has been recovered.

It is still estimated that the property loss on building and contents will involve the payment of practically all of the total insurance carried, which was slightly more than \$500,000.

The adjustment of the loss is being handled as rapidly as possible by the Fire Companies Adjustment Bureau and Prentiss B. Reed, independent adjuster of New York City. An example of the delay being experienced in the adjustment of some of the store losses is the fact that in Lemp's jewelry store six or seven large safes, closed at the time of the fire, and containing many valuable articles, are still in the basement into which they fell. It may be at least another week or two before they can be removed, and the condition of the contents ascertained. The insurance on the contents of this one store alone amounts to more than \$40,000, written through the Steinbicker agency, and spread among several companies.

As a result of this, fire inspections have already been made of numerous other buildings in Syracuse.

No fire in the recent history of Syracuse has caused such widespread public comment and Syracuse agents say that numerous policies of fire and other property insurance have been written or increased since the catastrophe.

Investigation of the cause of the fire is being conducted by Syracuse municipal authorities, members of the arson division of the National Board, and by the Pinkerton Detective Agency which has been employed by the M. H. Fishman Co., in which store it is known that the fire originated.

Ayer Agency, Plymouth, N. H. Burns; Data Sought

Fire destroyed the Kidder building at Plymouth, N. H., and the 63-year old Ayer Agency, which was one of its occupants. The Methodist Episcopal church close by was also destroyed in the fire. The agency was unable to save anything from the ruins, even records. Its officials are anxious that companies, brokers or agents with material affecting daily reports or statements for October, November and December, carried by the Ayer Agency send copies to it in care of H. F. Conary, assistant treasurer, Gadd building, Plymouth.

Cocoanut Grove Indictments

BOSTON—Ten persons have been indicted by the Suffolk county grand jury on charges growing out of the fire at the Cocoanut Grove night club in Boston in November, which caused the loss of 489 lives.

Barnett Welansky, principal owner of the club; his brother, James Welansky and Jacob Goldfine, manager of the club, have been charged with manslaughter; Building Commissioner Mooney; Police Captain Buccigross, who was in the club in citizens' clothes at the time of the fire, and Lieut. Linney of the fire department, are charged with wilful neglect of duty, and the follow-

ing are charged with conspiracy to violate the building laws: Samuel Rudnick, contractor; David Gilbert, foreman for Rudnick; Reuben Bodenhorn, designer of the club, and Theodore F. Eldracher, senior building inspector for the city of Boston.

U. S. Causes More Boston Moves

BOSTON—Several floors of another old-time insurance Boston building, the Oliver building at 141 Milk street, have been taken over by the income tax division of the internal revenue department and tenants have been given two weeks to find new homes. The government already had taken over many floors of the Insurance Exchange at 40 Broad, several floors of the Postoffice Square building and the Exchange club in the insurance district.

Kimball, Gilman & Co., managers of Pennsylvania Fire, will occupy the eighth floor of the Boston and Old Colony building. Jordan, Read & Co. will go to the seventh floor of the Oliver building, Appleton & Cox to the 11th floor of the Oliver building and B. F. Bernstein to the tenth floor of the same building. All have been on the ground floor. A number of other offices are seeking new quarters.

Change Pittsburgh Work Hours

Almost 10,000 insurance men who work in downtown Pittsburgh will have their working hours changed from 9 a. m. to 5 p. m. to 10 a. m. to 6 p. m. Jan. 25 by the Allegheny County War Transportation Committee. At a special meeting of the Insurance Club of Pittsburgh it was agreed that all of the downtown Pittsburgh insurance companies take the 10 a. m. to 6 p. m. schedule. The association has bulletined members for individual opinion on the schedule, and a majority approved of the 10 a. m. starting time.

Form Quarter Century Club

The six partners of Booth, Potter, Seal & Co., insurance brokerage concern of Philadelphia, at a dinner celebrated 25 years of continuous association by forming a Quarter-Century Club. They are Samuel Potter, H. D. Booth, Jr., H. K. Seal, W. G. Jones, F. J. Wise and Harry Mackerell. Farewell tribute was paid to Mr. Seal who takes leave of absence for active duty as a lieutenant colonel in the army air forces. Mr. Jones was honored for 40 years in the insurance business.

W. P. Berry has been appointed chairman of the insurance committee of the Real Estate Board of Newark.

IN THE SOUTHERN STATES

Alabama Agents Decide to Hold 1943 Convention

BIRMINGHAM, ALA.—The executive committee of the Alabama Association of Insurance Agents at a meeting here decided to hold a 1943 convention. The date was tentatively set for May 6 at the Tutwiler Hotel in Birmingham.

The executive committee voted to recommend the use of the New York standard fire insurance policy in Alabama and to request the Southeastern Underwriters Association to permit its use. The committee discussed a movement reportedly under way to have the legislature establish a state rating bureau in Alabama but no conclusion was reached, pending further study of the matter. The need for strengthening the agency qualification law was discussed and the matter referred to the legislative committee.

The question of holding the annual short course school in 1943 was left to the officers for later decision. The committee strongly recommended that educational study groups be formed in each town where as many as eight or 10 students can be enrolled.

President Ed H. Moore, who is also national director, was chosen as delegate to the mid-year convention in Tulsa. Arthur Mead of Montgomery was chosen chairman of the legislative committee to succeed Wilbur Allen, resigned.

McCormack Sponsors Bills to Extend His Authority

NASHVILLE, TENN.—The Tennessee department is sponsoring legislation to extend its control over all types of insurance by a revision of the countersignature law and a law requiring submission of all types of policy forms to the commissioner for approval.

The countersignature bill would require approval of each risk by a local agent who shall receive full commission, except on railroad risks, and make it mandatory for companies to be able to provide evidence that every policy written has been countersigned, as a prerequisite to obtaining a renewal of license. Where evidence or information of a violation is placed in the hands of the commissioner, the department is authorized to make the necessary investigation at the expense of the offending company.

Another bill would extend the com-

30-Year Secretary



F. F. LUDOLPH

F. F. Ludolph was recently reelected secretary-treasurer of the San Antonio Insurance Exchange for the 30th consecutive year. He is one of the best known local board secretaries in the country. He has a national acquaintance due to his regular attendance at meetings of the National Association of Insurance Agents. The spotlight is on him at the opening of these meetings because he always plays the piano when W. B. Calhoun of Milwaukee sings the opening song. Mr. Ludolph was one of the founders of the San Antonio Exchange. At the 30th anniversary meeting two other founders who are still active in the business were present, C. W. Meyer and W. L. Stiles.

pensation act to employees of common carriers engaged in interstate commerce under the employers liability act.

All these measures, passed on first and second reading, are now in the hands of insurance committees for consideration. Perry Pipkin of A. E. Pipkin & Co. agency, Memphis, is chairman of the house insurance committee, of which J. B. Ragon, Chattanooga, local agent,

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administration floor leader at this session, is a member.

Discuss War Damage in Richmond

RICHMOND — Discussion of war damage insurance featured the January meeting of the Richmond local board. Richmond agents, it was brought out, have been writing a considerable amount of this business. It was said that Norfolk agents were also giving a good account of themselves in writing this type of business. The discussion was touched off by a statement that according to reports from Washington the War Damage Corporation was not satisfied with the amount of such business being written. The Richmond agents said there should be no complaint as to the amount of business being written in Virginia, and they inclined to the view that agents in other states along the Atlantic seaboard also are giving a good account of themselves.

Oscar H. West, manager of the Virginia Association of Insurance Agents, was present and participated in the discussion.

Tennessee Fire Rates Reduced

NASHVILLE—Fire insurance rates have been reduced from 94 cents to 80 cents on dwellings outside of the corporate limits of Nashville, in Davidson county.

Knoxville fire rates have been cut from 1 to 6 cents per 100 on dwellings within the city limits and of from 13 to 14 cents on dwellings outside the city fire protection zone. There has been a 10 percent reduction in dwelling rates in Fountain City, Knoxville suburb.

Little Rock Losses \$300,000

LITTLE ROCK—Although insurance figures for fires during the last week in December have not been received, total fire loss during 1942 in Little Rock will exceed \$300,000, records of the fire department indicate. Most disastrous fire during the year was the one that caused an estimated loss of more than \$160,000 to the building and contents of the S. H. Kress Co. store and adjoining businesses. This blaze occurred on August 18.

Big Loss at High Point, N. C.

Fire in High Point, N. C., destroyed three stores, with property loss estimated by the fire chief at \$300,000. It started in the N. J. Silver Clothing Company and involved the Mills & Isaac and Goldstein buildings.

\$250,000 Tobacco Warehouse Loss

Fire did approximately \$250,000 damage to the Enterprise tobacco warehouse at Mayfield, Ky. The loss included 50,000 pounds of auction tobacco and 600 hogsheds of packed tobacco.

Thompson Gets Chapman Agency

LOUISVILLE—Sterling G. Thompson, local agent, who started his insurance career with the Chapman Insurance Agency here 25 years ago, has just taken over the business of that agency, and will move it to his own office.

The Chapman agency was formed about 1912 by A. G. Chapman, who

started as field man at Hopkinsville, Ky. On account of bad health Mr. Chapman retired about two years ago, turning the business over to his son, J. R. Chapman.

J. D. Love to Be Local Agent

John D. Love of Dallas, general agent for North American Accident, has now entered the local agency business as well. Mr. Love, who started in the business in 1914, originally operated both a local agency and served as general agent for North American Accident. For the past few years he has operated in the latter capacity only. His office is in the Wilson building.

Kelly with Kingsport Agency

A. W. Kelly, graduate in fire insurance engineering of Armour Institute, Chicago, for 15 years with the Tennessee Inspection Bureau, has joined the staff of Bennett & Edwards, Kingsport, Tenn., as an engineering specialist in fire prevention. He had been with the east Tennessee office of the bureau for 11 years.

Renau Louisville President

LOUISVILLE—The Louisville Board at its annual meeting elected W. Irwin Renau, Avery insurance agency, president, succeeding A. G. Harrison of C. D. Harris & Sons. Mr. Renau had been vice-president. George E. Burks of Hummel & Meyer was elected vice-president. Peyton B. Bethel was re-elected executive secretary-treasurer.

Yetta G. Samford of Opelika, vice-president of the Alabama Association of Insurance Agents, has been elected president of the chamber of commerce there.

W. Dudley Gale of Gale, Smith & Co., Nashville, has been appointed director of the citizens service corps of the Davidson county Civilian Defense Council. Mr. Gale also was reelected president of the Nashville Y. M. C. A.

COAST

Qualification Bill in Ore. Ready

The agents' qualification bill prepared by a committee of the Oregon Association of Insurance Agents and the Portland association for submission to the 1943 legislature has been completed. It takes many of its points from the model law of the National Association of Insurance Agents, and is being actively supported by the agents of the state on grounds it will raise the standards of the insurance business, create a greater responsibility of agent to assured, make the agent more alert to his responsibility to the buying public, and provide a definite protection to the insuring public by requiring that agents who hereafter enter the business have a fundamental knowledge of the product they are selling. Leslie Wadsworth, Salem, president of the Oregon association, has taken an active part in the outlining of the new law.

The bill is a modification and extension

of existing statutes. Definition of insurer is much broader and adds indemnity, fidelity and surety companies, Lloyds and inter-insurers to the present definition. Life and disability insurance is not covered by the bill. The agent must keep a record of premiums collected.

The applicant shall pay an examination fee of \$10 and make sworn statements to such interrogatories as the commissioner may require. He must furnish a certificate from a representative of an insurer or a licensed agent that he is qualified by character and knowledge to do an insurance business. It shall be unlawful for any person other than the applicant directly or indirectly to pay the examination fee.

A board of examiners is created, consisting of the insurance commissioner as chairman and four members, whom he appoints. The others, one from each of the congressional districts of the state, shall have been licensed agents actively engaged in insurance for at least

five years preceding appointment. Term of office is one year and each member except the commissioner will receive \$10 a day spent on the work of a board plus necessary expenses. The board will give applicants a personal written examination as to their competency to act. The examination is not a prerequisite in the case of a ticket selling agency in a railroad company, etc., to salaried representatives of insurers who solicit through licensed agents, etc.

The commissioner, after notice, and for cause shown "shall," not "may," revoke the license of an agent where the license is obtained by fraud or misrepresentation, where the application contains false or fraudulent statements or answers, where premiums are illegally held up or where his public business is not equal to the business done on his own property or on that of relatives, employer, etc., or where an agent has signed or countersigned any policy of insurance in blank.

It would be unlawful under the bill



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Los Angeles Exchange Holds Annual Parley

LOS ANGELES—More than 250 members of the Insurance Exchange of Los Angeles attended the annual meeting and elected new officers.

President is Willson Pierce, Jr.; vice-president, Julian Ganz; governing committee—Louis Foster, A. N. Sidman, Al W. Gilbert, William H. Menn, Harold M. Field, G. A. Cleary, Hearst J. Ross, Walter W. Bennett and Nolen Allen.

President Pierce served out the latter portion of the year 1942 as president and has been elected for the full term of 1943. He reported membership of 329 agents and 196 brokers. He outlined the part the exchange played in the development of the "share the ride" program for defense workers. He mentioned the part taken in investigating complaints of violation of the insurance code, and the work of members in civilian defense activities.

Certificates have been issued to 52 students who successfully completed the Insurance Institute of California course during 1942. Educational Director Harold W. McGee presented the awards.

Canadian Fire, Indemnity Open Branch in Seattle

Canadian Fire and Canadian Indemnity are opening a branch office for the state of Washington Feb. 1 at 822 Insurance building, Seattle, under the management of Charles J. Ryan.

The business in Washington was formerly written through the general agency of Frank Burns Company, which continues to act as general agent for Alaska.

Revoke Carle Williams' License

LOS ANGELES—Commissioner Caminetti has issued an order revoking the licenses of Carle L. Williams, and Carle L. Williams Co. of Long Beach to act as an insurance broker, as an agent, and as an insurance joint firm life agent and terminated his status as such forthwith.

Kelly Williams, who was named in the order to show cause, was found not to be in any way personally at fault in the matters set forth in the complaint and his license as a "solicitor and as designee of an insurance joint firm life agent be not terminated excepting only in relation to Carle L. Williams and Carle L. Williams Co."

The charges involved failure to pay over net premiums to the companies represented.

Astoria Loss \$86,000

Insurance loss of \$86,271 has been agreed upon with the Astoria, Ore., school authorities on the high school fire which started in the center of the building during Thanksgiving holidays and partly destroyed the structure. Appraised value of the building and contents was \$114,241, of which \$92,770 was building. Loss agreed upon totaled \$71,133 on building and \$15,137 on contents and will be paid by policies covering blanket on the properties of the district for a total amount of \$438,000.

Weinstock Cal. Chief Assistant

Sidney L. Weinstock, since 1939 deputy insurance commissioner of California and author of "California Insurance Code—Annotated," has been appointed chief assistant commis-

sioner to succeed Eugene P. Fay, a recently appointed judge of the municipal court of Los Angeles.

Mr. Weinstock, who is now assisting the legislature as a member of the legislative council, on leave from the department, will be in charge of the Los Angeles office.

Bush Fire Protection Head

SAN FRANCISCO—Loren S. Bush, chief engineer of the Pacific Board, has been appointed head of the fire protection division of the Office of Civilian Defense in the Pacific Coast area. He will take over the work previously handled by Jay W. Stevens prior to his reappointment as California state fire marshal.

Brown Handles Kaiser Insurance

Fred H. Brown, Los Angeles broker, has been placed in charge of the insurance department at the Henry J. Kaiser Company's new steel plant at Fontana, Cal. Before opening his own brokerage office Mr. Brown had been with Fireman's Fund and North British & Mercantile as special agent.

Santa Barbara Drops "Extras"

SANTA BARBARA, CAL.—The Santa Barbara Insurance Association has decided to dispense with the dinner and entertainment feature of its annual meeting and to devote it entirely to business affairs.

Ratify Patrol Plan

SAN FRANCISCO—The California legislature has ratified the proposal to permit the city of San Francisco to take over the Underwriters Fire Patrol and incorporate it as a part of the city fire department.

Walker Is Glendale Speaker

Donald E. Walker, special agent of Phoenix-Connecticut group, Los Angeles, addressed the Glendale Insurance Exchange on "Extended Coverage Endorsement."

Los Angeles Brokers Elect

LOS ANGELES — The Insurance Brokers Society of Southern California has elected as president, Gordon T. Campbell of Bonner-Campbell; vice-president, Allen T. Archer; secretary, C. F. Mero, Bayly, Martin & Fay, Inc. B. F. Lynch of Cosgrove & Co., was named chairman of the legislative committee. This committee will lend its support to the passage of a measure making more stringent the requirements for securing a broker's license.

NEWS BRIEFS

Lloyd R. Smith, reappointed Oregon state corporation commissioner, was formerly a partner in the local agency of Campbell, Smith & Cook of Portland, now Campbell, Smith & Co.

Mark M. Meherin & Son, San Francisco brokerage firm, has appointed John G. Laucci head of the newly established engineering and service department. Mr. Laucci has been active as a fire protection engineer for 18 years.

Ford Chandler, district inspector for the Mountain States Inspection Bureau, showed motion pictures of "The Landing of the Yanks in North Africa" and films he himself has taken in various parts of the country, at the meeting of the Insurance Women of Pueblo, Colo. Mrs. Florence Behm of the E. I. Crockett & Co. general agency was in charge.

CANADIAN

Canadian Fire, Casualty Premiums \$100,000,000

TORONTO—Premiums in Canada for 1942 for fire, automobile and other casualty classes of insurance will aggregate not less than \$100,000,000, according to a preliminary estimate by Superintendent Finlayson. This would compare with \$98,000,000 for the previous year.

Fire premium income in 1942 was probably less and certainly not more than in 1941, when companies licensed by the Dominion reported premiums just short of \$50,000,000. Fire losses incurred were substantially higher than in 1941, probably not more than 40 percent against 36 percent of premiums written in 1941.

Automobile insurance, Mr. Finlayson states, will show a decrease, as due in part to the reduction in rates applicable to large areas during the year, and in part to the lessened used of cars brought about by tire and gasoline restrictions.

It is believed the 1942 loss ratio will not exceed 40 percent, whereas in the last three years it has been but slightly less than 50 percent.

Canadian Companies Told Auto Rates Must Be Cut

TORONTO — Automobile insurance companies in Canada, which have been told by the Ontario premier and Attorney-General Conant that they must voluntarily reduce automobile premium rates this year, state that before the extent of such reductions can be determined certain specific information must be forthcoming from Ottawa.

Other than to confirm Mr. Conant's use of the word "substantial," they are unable to indicate the extent of the rate reductions. Statistical data must be obtained and studied and the 1943 gasoline rationing quotas must be fairly clear before a rate is set.

It is reported that casualty insurance companies are arranging for a reformative conference to discuss the reduction of rates on private passenger automobiles. Some insurance men favor a compulsory provincial scheme on automobile

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insurance, the fee to be included in the license, operating under principles similar to the workmen's compensation act. Compensation for injury or damage would be paid from a general fund. Automobile rates now differ in various zones and by classifications.

E. H. Stover to Home Office

E. Harvey Stover, special agent of Aetna Fire, for Virginia, goes to the home office as general agent. He will assist in supervising the southern department. A native of Virginia, Mr. Stover joined Aetna in 1926. He served for two years in the southern department and in local agency work in Hartford. He became special agent for Georgia in 1928 and for Virginia in 1933. Special Agent H. Eugene MacShane has been promoted to be state agent in West Virginia, where he has been located for several years.

Walter Lambeth, who heads the insurance department of the American Trust Company, Charlotte, N. C., one of the leading agencies in the south, has been elected vice-president of the trust company, which is the largest unit bank in the state. The agency has been general agent of United States Casualty

32 years and represents a number of prominent companies.

Peter Malah, manager of the Chicago branch of the National Bureau of Casualty & Surety Underwriters, announces that he has been furnished with a supply of forms necessary for the writing of war damage money and securities cover and producers may get these supplies from his office.

MOTOR

Insurers Can't Use Stolen Tires That Are Recovered to Make Replacements

Insurance companies cannot use recovered stolen tires for replacements on insured stolen cars which are later recovered stripped of tires, section 1315.805 of tire rationing order No. 1A provides. Under the ruling an insurer may acquire tires through subrogation or as a result of paying a claim. But the insurer so acquiring a tire, must, within three days of acquisition, file notice of the transaction with the regional office of the Office of Price Administration for the area in which such tire is to be located, and within 30 days must sell it to the Defense Supplies Corporation.

If the claim has not been paid or if the company has not otherwise become subrogated to the title of the tire, the insurer may return a stolen tire to the original owner.

Adjusters report that the companies acquire very few tires in this way because of the difficulty of identification. Thus practically all tire theft losses are being settled on a cash basis.

Behrens Shows Beveridge Plan Inapplicable in U. S.

(CONTINUED FROM PAGE 15)

country would be extremely interesting, but it would hardly be of national importance considering the vast expanse of this country and its varying industrial and agricultural conditions. Therefore, in order that a study of this report have proper orientation in our minds in this country, we must remember that it cannot be applicable to our country as a whole. It may be of interest to certain isolated sections, but even there, as will hereafter be explained, it can hardly be considered a guide."

Even if it is assumed that the report in its general aspects will be helpful to the peculiar problems of Britain, to get a true picture one must consider the industrial situation in England for the past generation which gives rise to the need of a report of this sort. It is essential to understand this if the findings of the Beveridge report are to be used in any way in this country as pointing to the way of progress, Mr. Behrens states.

"It is significant that this entire report has to do with freedom from want. I have yet to find in it a single reference to providing a freedom of opportunity. Therein lies the difference between the philosophical background of such a program as this in Britain and in America. The industrial situation in Britain has been one entirely foreign to the conception of things in America. I think it is not an unkindly thing to say nor an unfair one that while Britain has been a political democracy, industrially it has been very much of an autocracy. The working classes so-called were one thing apart from all else; the industrialist, a very small minority, another part, and the civil servant so-called or the government employe another part. Whenever an individual in one of these classifications broke over into another classification it became news because of the rarity of the occurrence. A man usually stayed in the niche into which he was born. In this respect conditions in Britain were more nearly analogous to those in other European countries than

to those in other portions of the British Empire or to those in the United States.

"With the industrial developments of the last generation it was only human that the ruling class so-called would want to continue the status quo of these rather sharp divisions of the population in Britain. Unrest among the workers due to more favorable conditions in the newer parts of the world resulted in their being given from time to time certain concessions in the way of social insurance benefits. Their underlying objective was, as is the case with the Beveridge report, a series of concessions that would provide freedom from want as respects the varying aspects of life. It is this patchwork of concessions which the Beveridge report now attempts to weld into a consistent and homogeneous whole with certain further provisions for freedom from want due to contingencies not previously provided for. It is a continuation of the same old system with some additional benefits and with a simplified method of paying for them. Whether these extended provisions for freedom from want will enable Britain to continue what to us in America must seem like an antiquated system of industrialism is something that we cannot and need not decide. Suffice it to say that the author of the report evidently believes that it will do so.

"Freedom from want is a catchy phrase. It may mean many different things to different individuals or nations. After all, want is a relative term. If the British workman had all the things in the way of earnings, retirement provisions, low cost of hospital and similar insurance that the American workman has, he would consider himself quite free from want. He would be glad to exchange all of the provisions of the Beveridge report and much more than these for the freedom from want of the American worker in factories, mines and offices. The additional benefit of freedom of opportunity which is ours in America is something almost entirely unknown to him. Vice versa, if an American were asked to exchange what he has in this country for what the Beveridge report offers, together with British earning levels, he would feel that he had been insulted.

FINANCIAL STATUS

"It may be helpful to illustrate the difference in the level of the financial position of British and American workers by quoting some of the provisional post-war rates of benefits recommended by the Beveridge report. In case of disability a man with a wife not gainfully occupied and without children would receive a benefit of \$8.08 per week at the present official rate of exchange between the pound and the dollar. If his wife is gainfully occupied the benefit is reduced to \$4.85 per week. A single man or woman would receive \$4.85 per week. A married woman gainfully employed would receive \$3.23 per week. These few figures will give some idea of the scale on which the Beveridge report is predicated and will clearly bring out the difference between what would be considered freedom from want in Britain and the basis which the average American would consider freedom from want.

"We have in this country in lieu of the 'freedom from want' premise what we call social security. That term with all that it implies is much nearer the objective for which the American strives. He assumes that under the American industrial system he will have opportunity to earn sufficient income to raise his family and to buy the various forms of insurance against contingencies which may impair his ability to earn. He buys his own life insurance, accident and health insurance, and hospital benefits. He buys them directly or through trade or labor associations. Federal social security benefits in this country were intended to cover those contingencies against which the individual cannot very well protect himself, principally the ability to retire from active work after reaching a certain age. But even these benefits he takes pride in buying on a

mass basis with his own contribution and the contribution of his employer, which latter in the last analysis also is his contribution. He does this not with the idea of depending entirely on social security payments, but views it rather as a minimum to which, by his own thrift, he will add materially. There is the difference not only in objectives but also in the viewpoint of the average American as distinguished from his British cousin.

Sectional Differences

"If there is anything in the Beveridge report which would be helpful to this country, it would be only as a consideration by the states as distinguished from the national government. Even if this thing were to be approached from the standpoint of freedom from want, there is still a great difference between the definition of want in the slums of New York and on the Texas plains. A plan that would fit the one would be grotesque as respects the other. The problem of our agricultural states is quite different from that of a densely populated industrial area. A statutory provision for payment of disability benefits to a cotton picker in Georgia would hardly be suitable to a middlewestern farmer. It is for this reason that in this country workmen's compensation laws



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have been passed by the states. They are state affairs and each state has decided what basis of benefits are best suited to the local conditions. The same is true of unemployment benefits to some degree. It may well be that conditions in certain backward states are such that they should review their situation to improve those conditions or if they take the defeatist attitude that they cannot be improved, then there may be something of interest in the Beveridge report. I doubt that such conditions exist in any of our states.

Foreign to Americans

"I have already referred to the fact that the defeatist approach of the Beveridge report is entirely foreign to American tradition. To the American mind the benefits under the plan are largely in the nature of a dole. An attempt is made to gloss over the dole aspect of the suggested benefits by providing for contributions from all classes of the population of Britain. This is the feature that attempts to have this thing appear as something that a self-respecting citizen of Britain may accept without shame. Whether it will do so or not, we are unable to judge. But I give it as my opinion that it will not appear other than a dole to the average American citizen. While it is true that contributions are to be made by all workers and by employers where such exist, the fact is that the Beveridge plan provides for a third contributor, namely, the government. The estimates submitted in the report indicate that the government's contribution to the benefits provided will begin at something over 50 percent of the total cost and, thereafter, over a 20-year period, will increase to over 60 percent of the cost. It is, therefore, not unfair to say that this thing is at least a 50 percent dole proposition, and if there is such a thing as political pressure it may ultimately become 100 percent. This is the price that the industrialist in Britain apparently is willing to pay for the continuation of the system and wage levels now in existence there. Presumably too it is what the average Englishman is willing to accept for continuing to work under the present system and wage levels.

COST TERRIFIC

"The cost of any such dole as provided in the Beveridge report with benefits more nearly approaching American standards would run into many billions of dollars—my guess is well over 15 billion per year, and that is only a guess and probably a conservative one. It would mean draining 7 billion dollars more a year from the earnings of citizens and an additional increase in taxes of not less than 8 billion a year, and from there on up. These guesses are intended to cover benefits for the entire nation. If the thing is to be considered individually by the states, and that would seem to be the proper way to do it for reasons already explained, then, according to the estimates of the Beveridge report itself, the contribution of a state of say 10 million people would be approximately \$500,000,000 per year and in addition to that there would need to be the contribution of its citizens of nearly the same amount. If the benefits of the plan were increased to American standards by way of a 50 percent increase in benefits, the cost of such a plan to Illinois would be well over \$1,000,000,000 a year.

Would Reduce Earnings

"To get down to the heart of this thing, there may be some way to make a modified Beveridge plan workable if American earnings and wages were reduced to those in Britain. Bringing them down to that level might very easily make a freedom from want program desirable. But I have no doubt that the average American would much rather continue at present earning levels and pay his way for the insurance that he can buy including his purchase of social security as we understand it in this coun-

try rather than to reduce his earnings and his standard of living. Americans want not the freedom of a dependent but the freedom of opportunity and the American level of earnings. America's entire industrial and social system is predicated on that fact. We or our ancestors came to this country because of opportunity and because of the system which gives opportunity and we are not going to be mesmerized into going back under a system which to avoid we have made many sacrifices."

Occupational Disease Is Main Problem of Future

(CONTINUED FROM PAGE 17)

all kinds of illness and disease, which are the common lot of all and which are traceable to employment only in the matter of time, and not in the matter of causal relation to conditions fairly incident to and characteristic of the employment."

Mr. Sayer also covered the difficulties in handling occupational diseases, such as silicosis, due to the inhalation of harmful dusts. As it requires years of exposure before there is disability, it is difficult to devise a practical plan for determining legal responsibility where the worker contracting the disease has worked for several employers.

Discuss O. D. Laws

There was a discussion of occupational disease laws following Mr. Sawyer's paper which brought out much the same points that were enumerated by Mr. Sawyer. Those present concurred with Mr. Sawyer on the need for studying prevention measures and the difficulties of defining and determining the responsibility of the employer.

In discussing the employment of women in industry, Dr. H. C. Hesseltine, Chicago, reported that women are absent from work more frequently and for longer periods than men. It is necessary to provide for competent medical supervision for women workers. A fatigue problem is created by the fact that women usually do housework in addition to their work in plants. He recommended that women not be allowed to lift and handle weights exceeding 35 pounds.

Zurich had an exhibit of its safety zone program and Employers Mutual Liability a display on prevention of occupational disease.

WDC Cover Sales Are Lagging

(CONTINUED FROM PAGE 17)

One question that some of the bankers have in mind is whether as a matter of fact a bank would be held responsible as bailee for hire in the event of war caused damage.

Urge Aggressive Selling

Some surety executives feel that agents have not been aggressive enough in actively soliciting the coverage.

It is pointed out that every owner of securities, even the individual who may own \$5,000 to \$10,000 worth, is a prospect for coverage, including such risks as banks, public utilities, insurance companies, department stores, manufacturing firms, liquor concerns which have revenue stamps on hand and trustees and others acting in fiduciary capacities. A number of firms which have large payrolls have inquired about payroll coverage. As was the case with war risk insurance, agents find that in servicing prospects for money and securities coverage, they obtain valuable leads to other business. The agent is given an opportunity to earn new commissions with the number of prospects limited only by the number of businesses in his vicinity.

The commission paid producers is the same as that paid for war risk in-

surance, 5 percent, and there is a \$3 minimum premium requirement similarly. The agent has an obligation to talk to prospects and insured about the money and securities coverage because the government doesn't want people to say after a bombing occurs that they have never heard of the coverage.

Distribution of applications and other material to producers of fiduciary agents has been comprehensive and complete. Each of the 87 member companies designated the central office as its branch office for the issuance of all money and securities policies issued in its behalf. The name of the company represented by the producer appears as the fiduciary agent in the policy. Money orders or checks in payment of premium are drawn to the order of War Damage Corporation, and both application and payment should be forwarded directly to the central office. All policies are issued by the central office and sent to the producer for delivery to the insured.

Avoid Geographical Discrimination

In order not to discriminate against any applicant, by reason of geographical location, with respect to the effective date of the insurance available, in any case in which the application and premium remittance are received at the home office of the fiduciary agent or the central office by mail, the effective date is the post office cancellation date on the envelope enclosing the applica-

tion or the latest possible date of mailing computed from time of arrival if the cancellation is illegible. In case the application and premium remittance are received at the home office of the fiduciary agent or at the central office by personal delivery, the effective date is the date such application is received. This provision is intended to give insured in California and New York, for example, equal benefit of the coverage if the application is acceptable.

The first policy was written Dec. 21. W. J. Kent is manager of the central office of the Money and Securities War Damage Group. Policies have been issued on risks located in Pacific Coast cities, Texas, Chicago, Detroit, New York, and other representative places.

Lloyd Named for Third Term

COLUMBUS—Superintendent Lloyd of Ohio, appointed to his third consecutive term by Governor Bricker, has taken the oath of office and qualified for his new term. He immediately reappointed J. Roth Crabbe, deputy superintendent and announced that there would be no changes in his staff. He is the first superintendent in Ohio to be appointed for three consecutive terms. He is now chairman of the executive committee of the National Association of Insurance Commissioners.

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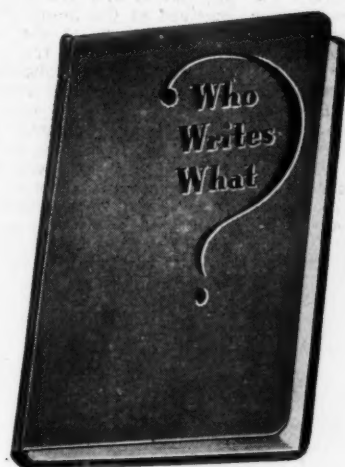
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